BANKERS' MONTHLY

EIGHTEENTH YEAR

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THE RAND-McNALLY
BANKERS' MONTHLY

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MAKING COLLECTIONS.

An old man, polite, suave, dignified, with Southern air and accent, came into the bank, presenting a scheme for collections. He was so gentle, with just the tinge of melancholy that denotes better days, it was really regretful that the plan, whether perfect or otherwise, was not needful. Though no opportunity was given to explain, it is safe to say that the invention would not fit every want; and that there are still not a few banks which are losing money in this department.

Yet if there is a young banker anywhere who would distinguish himself in his business let him construct a Mutual Association for the Clearance of Bank Collections.

The intricacies of the railroad rate systems are reduced almost to a science as far as mutual adjustment between the roads is concerned. Conflicting interests there are, but so vast is the traffic that national associations must and do harmonize details so that equity prevails in essentials.

Bankers' associations, on the contrary, being given over somewhat to feasting and to an overflow of soul on the money question, do not accomplish much that is practical. Here is one field largely unexplored. Here are wide territory, large cities, sectional commerce, the credit system, large and small banks, multiplied collections, who will map out the way collections shall go, cheapening cost, lessening labor, making them pay.

Take up, if you will, a recent number of THE BANKERS' MONTHLY and scan the advertisements. We transcribe what is said about collections, in a few typical instances:

"Through Special Correspondents we are prepared to make collections on nearly all points in (naming the states) without charge."

"Collections made on favorable terms and promptly remitted for."

"Superior Facilities for Collections." "Special Attention Given to Collections."

"We have especial arrangements for collecting the whole state of ——— at very low rates."

"Send us collections on points in the Northwest."

"Special attention given to collections on all western points at reasonable rates."

For a part of the banking business which is conceded to be a burden, there would seem to be a great desire for collections. But in this we find the key to the explanation. Collections follow the lines of bank alliances, that is correspondence and deposits. They therefore often ignore distance, direction, time and charges, as well as natural commerce. The more a bank can get the higher the average of payment becomes. The bank with the largest number of local correspondents obtains the cheapest service.

Without advocating the branch bank system let us suppose it to be in existence. With the reserve cities, as declared in the national bank act, an approach to the supposed condition is found. What will be the aim at the central bank? To absorb its territory, to cover all the commercial relations of its section. The bank whose branches penetrate every portion of its legitimate tributary territory can successfully handle the business which comes to it from every other section.

If the bank be really commercial, rather than financial, centers will be developed within sections which by virtue of soil, climate and products, command the attention of the world. Banks facilitate exchange. Therefore woods, minerals, grains, population, control their location. And were money really free to follow demand, the central bank would be found where cotton is king, where corn is king, as the case might be. London holds a position as clearing house of the world largely because of English commerce and territorial possession. The antennæ of the Bank of England extend from Bombay to Vancouver. But the supremacy of New York must inevitably give way to Chicago. Time will be when Southern ports will harbor the ships of the world. The Nicaragua Canal will be built. Rapid railway communication, a long line of seacoast, interior development, all, will tend to minimize New York, which has drawn tribute from western progress more than from eastern trade. The branch bank system must intrench itself in chief centers and it will mean not the invulnerability of New York but the sacking thereof.

Collections follow trade. Just as the warehouse receipt follows the cotton bale to its destination, so the draft of the importer follows the goods, the machine note of the consumer reaches the factory's bank.

Not only will the central bank be forced into existence in the center of production, but if credit making is liberated, if the proposed issue upon assets is authorized, the people of the South and West will receive a boon. Now then

if northern wheat exchange for southern cotton, if western gold exchange for imported fabrics at the present emporium in New York, the bid of the central bank for patronage will be found in the number of its branches, the rapidity, ease, cheapness, with which its lines will reach every point of its territory. The equalization of exchange which will follow, the increasing surplus which will accrue from borrowing money at home, will enrich the section. Collections will therefore be liberated from the dominance of New York's money-reserve force, they will not be semi-transformed into exchange, and will be free to proceed from center to center in independence of the interference caused by making New York our national clearing house.

As it is now the whole banking system is awry because of New York. We believe it is due to the westward course of empire and is bound to give way before the productive strength of the great interior valley. The more intimate the relation between money and products, between banks and exchange, the easier will become collections.

If these statements and surmises are correct we may readily appreciate the confusion which arises in the present condition of independent and segregated banks. True, national banks are held together by sympathy, but their number and location have not reference to territorial need. It may be said, of course, that banks exist only where there is business. But they are not planted in the heart of a district because their success depends on concentering through outlying feeders all the monetary power of that district within themselves. They are now not strong commercially but financially.

A vast deal of the draft drawing of the country is direct to local banks. A draft sent by way of a leading bank in a money center if not by it forwarded regardless of connections direct to the point of payment, is a much stamped paper by the time it closes its journey. But time and cost of sending from New York and Chicago banks to local banks has come to represent an enormous expense. Routes are trying and tortuous.

That even without branch banking, by a united effort, some order might be drawn out of this weltering chaos is not to be doubted. Hundreds of thousands of dollars in expense may be saved. Why not group the states, classify banks, adopt routes, and all pull together for the better way?

CHARLES W. STEVENSON.

CANADIAN BANKING RESULTS SATISFACTORY.

A memorandum recently issued by the Canadian government statistician says that the experience of the banks in that country has been good during the banking year just ended. In almost every instance earnings have increased, while the capital of banks have increased by $4,000,000 during the twelve months. For twelve banks whose financial year closed with May last, the net earnings were $4,627,462, a gain over the previous year of $425,518.

PRESENT CONDITIONS AT NOME.

While Nome as an Alaskan gold camp has not fulfilled the dreams of those who believed that adventurers with spade and can could dig up a fortune from the beach sands like clam diggers gathering harvests of bivalves, it has become an active center of mining industry.

For a time Nome was associated with the wildest fancies. The Klondike discoveries were to be eclipsed. The stampede into that frozen El Dorado was to be repeated, and as no vast plains of ice had to be traversed in order to reach Nome, it was confidently predicted that the many steamers, schooners and other craft in the Alaskan trade would be unable to accommodate the argonauts eager to reach the new diggings. This was not a reckless prophecy, for the spring of 1900 found hundreds of prospectors waiting impatiently at Puget Sound and Californian ports for vessels bound for Nome.

Ponderous machinery designed to dredge the bottom of the sea along that marvelous coast was shipped. One theory was that the beach at Nome had once been the site of a terminal moraine and that a great iceberg behind it, having plowed through Arctic valleys and mountains, had gathered up and gradually pushed to the sea vast quantities of rock and gravel containing rich deposits of gold dust and nuggets.

The report that the beach was one extended gold mine and that the ocean rolled over untold wealth was picturesque enough to dazzle the mining world. The result was that the conditions in Nome in June and July, 1900, were almost indescribably bewildering. There are no harbor facilities at Nome; ships anchor out at sea and lighters carry passengers and provisions to the beach. In the month meantime 25,000 people were set down on two miles of white sand. Tents and rude shelters were hastily constructed. The few wooden houses of the place were packed to overflowing. Household goods, mining utensils, groceries and clothing were piled high and promiscuously just beyond the high water lines. For hundreds of gold-seekers this barricade of jumbled possessions afforded the only protection from the ocean winds.

Though unassorted provisions were thus dumped on the beach, everything in the way of eatables commanded an exorbitant price, while to sleep in a tent was a luxury to be had only by those able to pay $2 a night for the privilege. Teams earned $10 per day.

Occasionally a lighter would be wrecked en route from a ship, and the consequent litter strewing the beach added to the general picture of confusion. But as many of the vessels arriving brought cargoes of lumber, houses began to spring up. Everybody worked with great industry, and as there was virtually no night, it being light enough throughout June and July to read a letter at any hour of the night, there was little cessation of labor.

When the camp got ready for mining there were many surprises. The beach was not a Golconda, the machinery for dredging the sea rusted at the

water's edge. Thousands of prospectors set out resolutely to explore neighboring creeks and canyons. Less resolute miners and thousands of neophytes settled down as laborers at Nome. Others returned home on borrowed money, while still others were shipped back on transports.

Saner conditions have prevailed during the present season. The miners and capitalists who took passage to Nome when the season opened this spring were, for the most part, men who had profited in that region during 1900. They knew what to expect and were prepared for it. They knew what the beach claims at points where streams empty into those northern waters would yield. They knew that there was gold, black sand, and garnets, or "ruby," as the Nome miners term it, to be had, but they were not lured by extravagant dreams of wealth. Mining, therefore, this year at Nome is being carried on along normal and practical lines at the mouth of Snake River, at Topkok, at Daniel's Creek, where miners early in the spring of last year took out from $10,000 to $15,000 with a single rocker, and at other points on the Seward Peninsula.

The season, however, has been very backward, there being much snow on the ground even in the latter days of June. But the effect of the late season has been more than offset by the winter diggings which produced about $500,000.

The tundra claims which were prodigally staked out and which created a furore for a time have in the majority of cases turned out to be worthless. They prove to be valuable only when they cover the bed of an old stream. This year the repetition of this wild cat location of claims has been in large measure avoided. Thawing machines and other devices for sinking holes in the tundra were at work all winter, and the result is that frantic and fanciful pegging of impossible claims has been done away with.

Alaska is becoming civilized and settled. There are many industries aside from mining. W. M. Rankin of San Francisco and Norman R. Smith of Dawson are arranging to establish a 600-mile stage line between Iliamna Bay, Cook Inlet, along the Western Alaska coast and St. Michaels and Nome. Their enterprise means an investment of $200,000. To carry it out a trans-Alaskan company will be incorporated. The first shipment of supplies and material was made during the last week of August. They state that their route is the shortest possible overland winter route to Nome. Both mails and passengers will be carried. Horses are to be used and more than 100 head will be needed. A schooner has been chartered to carry supplies to the mouth of the Nushaguk River, a tributary of Bristol Bay, whence her cargo will be transported up that river for use at Malchatna Station. Other stations are being established and supplied with provisions. They will furnish accommodations and relays of horses during the winter months. Orders were given recently for 120 horse sheds and sixty sets of harness. As outlined by Mr. Smith, who will be the general manager, the stage line is across Iliamna Lake, across the Alaska Mountains to the junction of Malchatna and Tickchick Rivers, thence to Kuskokwim River, 300 miles beyond its mouth, thence to the Yukon River, up Anvil River and across tundra to St. Michaels and Nome.

The steamship Senator, which left Nome early in August with 200 passengers and $150,000 in gold dust, arrived in San Francisco August 26th. The steamer Santa Ana left Nome last month with seventy passengers and $200,000 in gold dust, most of which was from mines owned by the Wild Goose Mining Company at Nome. The steamer St. Paul, Capt. Hays, which left Nome and St. Michael with forty-one cabin and sixty-eight steerage passengers and a little over $1,500,000 in gold dust and bullion from Nome and Yukon River points, arrived in San Francisco August 26th.

That the various Alaskan camps are enjoying a liberal output is evidenced in the fact that during July and August the receipts of Alaskan gold at San Francisco and Seattle amounted to $10,136,205. During the same months in 1900 the larger sum of $12,318,429 was received in those two cities, but it should be kept in mind that this has been a singularly backward season in far northern mining. As late as August 14th of this year ice and snow at the southern end of the Nome district were still proving troublesome and preventing anything like satisfactory work. J. W. Wright, a miner who returned on that date from the Solomon River, reports that he went with a party well equipped for prospecting on the various creeks, but had to turn back on account of the snow and ice. At one place they walked over snow forty feet deep and a glacier fully a mile in length.

The six mining districts on the Seward Peninsula, viz., the Cape York, the Arctic, the Port Clarence, Nome, the Kougarok and the Council City are being exploited along normal lines. It is the belief of Cabell Whitehead, Ph. D., one of the most conservative and best equipped mining experts in Alaska, that the beach diggings will be discovered all along Bering Sea, but he adds that it is doubtful if such profitable claims as those at Topkok and Nome will be discovered between Port Clarence and Golovin Bay, as this beach has all been very thoroughly prospected.

There is little depth, usually not more than three or four feet, to the pay gravel on the claims along the many creeks contiguous to Nome. The bedrock is decomposed schist and Dr. Whitehead is of the opinion that these places resulted from a secondary movement of gold which was formerly laid down in the beds of prehistoric rivers, whose general course was from east to west, and not north to south, as is the general trend of rivers today on the peninsula.

As to the methods of mining in the Nome district, I take pleasure in incorporating the following extracts from a report made by Dr. Whitehead:

"The mining on the beach was the simplest operation possible, a rocker being all that is required, in addition to a shovel and a pick and a good, strong back. The dirt was shoveled up and thrown onto a coarse screen, which removed the larger stones and trash, the latter derived from the driftwood, etc., from the sea; the fine dirt passes over a series of riffles and is finally washed off, leaving the heavy gold; in some cases, the tailings passed over a small piece of carpet or burlap; in other cases an amalgamated silver plate was used, but in each case the object was the same, namely, to catch the free gold. The heavy particles

of gold are caught in the riffles, while the fine is either amalgamated or retained by the carpet, while the lighter materials or tailings are washed away. In the final cleaning up of this gold a large amount of black sand and garnets is obtained, and it was a prevalent belief among the miners, and even among people who should have been able to demonstrate the fallacy of it, that this black sand was an ore of gold, and contained the metal in paying quantities, and schemes for saving this sand and shipping it out to the smelters were innumerable. When the black sand and garnets are carefully separated from the free gold it is found that these materials contain not one trace of the precious metal; they are simply the associates of the gold by virtue of their high specific gravity. The same process collected these minerals. There is found in certain creeks in this district, especially Snow Gulch and Upper Anvil Creek, a considerable amount of the mineral scheelite, or tungstate of calcium. This material is gold-bearing, assaying from $50 to $250 per ton. It does not, however, occur on the beach, and only in a few of the creeks.

"In opening a creek claim, the miner usually goes to the lower end of his claim and puts in what is called a bed-rock drain, that is, a ditch dug on the side of the claim, into which he turns the water from its natural channel, and carries it off at the level of the bed rock. He then runs what is called a "cross-cut," that is, a ditch at right angles to the course of the creek, and by carefully prospecting and panning the gravel from this ditch, he manages to locate his pay streak, that is, the channel which the stream occupied at the time the gold was being laid down, and I might remark that this is not, in one case in twenty, the present channel of the creek. When he has once located the pay, he begins mining operations in earnest.

"As the whole country is overgrown with tundra, and is in reality a peat bog, it is necessary to strip this off down to the gravel, which is usually frozen, but soon thaws under the influence of twenty hours of sunshine per day. This tundra is usually from six to eighteen inches deep, but sometimes even three feet. When this is removed and the gravel exposed, he erects his sluice boxes, which are usually only square troughs, made of inch and a half lumber, in the bottom of which are placed his riffles, or obstructions; behind these, the gold, being the heavier material, collects. These sluice boxes are made in twelve-foot sections, and a complete sluice is usually from twenty-five to sixty feet long, depending upon the amount of lumber at the disposal of the miner, and also upon the fineness of the gold. The water is turned into this trough, and the fall adjusted according to the material to be handled and the condition of the gold, the coarser the gold the greater the fall. Into this stream of water the miner shovels his pay gravel. The water carries off the larger rocks, and also the lighter material. The black sand and gold accumulate behind the riffles, while the lighter material is dumped out at the end of his sluice box and is known as "tailings." These are shoveled away from time to time as they accumulate. This operation goes on until the miner judges that his riffles are filled to a point where there is danger of gold being taken over with the tailings, when

he turns the water off and removes all the materials left in the box. Then by carefully panning this material, he frees it from the heavy sands which are associated with it. Many times it is necessary to use a magnet or other device for thoroughly cleaning it. Every miner has a different method, and is a firm believer in his own.

"The gold, when dried, usually contains about 10 per cent of foreign matter, and is known as 'dust.' This is placed in gold bags, which are made of deer skin or sheep skin, and brought to market. It is rather a curious thing that in melting gold containing scheelite, referred to above, the carbon of the crucibles reduces a small amount of tungsten, which unites with the gold, forming an alloy which segregates badly and is difficult to assay. The tungsten, however, is easily removed by the addition, while molten, of a small amount of alkali, such as sodium hydrate and nitre.

"In the Nome district, Anvil Creek has been the greatest producer by far, producing last year from thirteen claims $1,750,000. Other rich claims in this district are Snow Gulch and Glacier Creek. One claim on the former produced $500,000; the two creeks together produced about $750,000. Dexter Creek, which empties into the Nome River, and is over the watershed from Snake River and Anvil Creek, produced about $500,000. Dexter is almost a dry creek, and has to be worked with rockers, on some of the claims it being necessary to haul water for rocking, yet the ground is exceedingly rich, and has paid very handsomely. Extra Dry Creek has two rich claims. Dry Creek, just across the divide from Nome River, is probably on the whole the most promising creek in the district. The claims were not opened until last season, and only a few of them then. The amount of gold produced, while not great (about $25,000) came from a number of claims and was chiefly obtained while doing development work. Newton Gulch, which is a tributary of Dry Creek, and undoubtedly derives its gold from the same source, has a number of very valuable claims; one fraction of a claim exceeded in richness anything known in the district. From a single pan of dirt $140 was taken, and ten pans of dirt produced $440, while six cubic yards of dirt, the total amount worked last season, as it was struck late in the fall, produced $6,000. Bourbon Creek, also a tributary of Dry Creek, will prove a steady producer during the present season, though its production was only about $5,000 last year. Saturday Creek, a tributary of Anvil Creek, flowing along the base of Anvil Mountain, is very promising. Its production was about $10,000. The two claims on the Nikola Gulch, referred to above, the Mattie and Daisy, are said to have produced $115,000 and $30,000 respectively. Oregon and Hungry Creeks, with Mountain Creek, have a number of very promising prospects, but so far no serious work has been done on these creeks, all of these claims having been more or less involved in litigation during the past season."

It is certain that whatever be the outcome of certain creeks and beaches, Nome is bound to be for some years the headquarters of considerable mining activity; and while the mines are being exploited Alaska is becoming a vital portion of the globe.

Many improvements are contemplated. William Ogilvie, former governor of the Yukon Territory, was always a strong advocate of the system of connecting the navigable waters of the Yukon with the seaboard, which finally was completed. From White Horse Rapids to the mouth, a distance of 2,000 miles, the river is entirely navigable. Today twenty steamers ply between White Horse Rapids and Dawson City, and about the same number between Dawson and the mouth of the river, about sixty miles south of the port of St. Michael. St. Michael is 100 miles east of Nome.

Agriculture is being fostered. The first native grown potatoes ever offered in the Dawson market in any considerable quantities were taken to that town in August. There were not enough to make any appreciable effect—only five sacks —though the quantity is so much greater than in any former year that it may be mentioned as marking an epoch in the growth of vegetables in the Yukon country. In former years fine potatoes have been grown in very small quantities. None to speak of have been in the market. Now it is predicted that the acreage for next year will be so large as to cause a wonderful diminishing of the potato shipments from the outside. At any rate it may preclude any possibility of a summer shortage such as now exists in the local market in Dawson.

There is a movement on foot which, if carried out, will result in the peopling of Alaska by Norwegians, Finns and Swedes. The plan as outlined by James G. Woodworth, traffic manager of the Pacific Coast Company, is to send photographers into Alaska, and later competent lecturers, equipped with stereopticon views made from these photographs, will be sent to European countries and a vast tide of immigration will be turned Alaskaward and the country transformed. Mr. Woodworth states that it is not possible, under the present land laws of the United States, to offer to the emigrant sufficient inducements in the way of acquiring title to Government lands in Alaska, and until these laws are remedied the agricultural resources will remain undeveloped. The greater portion of the southeastern coast is capable of cultivation and in the Tanana and Copper River valleys alone there are over a million acres of fine low land in which all of the hardier cereals may be successfully raised. In Russia, Norway and in Sweden the conditions, so far as climate is concerned, are much harsher and yet these countries contribute largely to the support of their great population.

But this of course concerns the future of Alaska. As to the present, inasmuch as nearly all comers must depend, directly or indirectly, on mining, it should be kept in mind by investors that while pay dirt is widely distributed and in some cases very rich, the deposits about Nome do not compare with the great ore veins in the Sierras or the famous Witwatersrand. The Nome country has offered more inducements to the individual miner than to syndicates. The owner of a claim does not depend on much capital for its development, and therefore while increasing fortunes are being yielded by this country, it is what is known as a "poor man's diggings."

EUGENE E. AILES.

THE WEST, AND TRANS-PACIFIC COMMERCE.

Since the American acquisition of the Philippines and the entry of the United States into old-world politics through the gates of the far East, the attention of the financial world has been directed more actively than ever before to the western states and Trans-Pacific Commerce. Publicists, captains of industry and statesmen concur in the prediction that the awakening of Asia and its trade with America will create on the Pacific Coast of this continent a new empire of civilization. States whose valleys are of unrivaled fertility and whose mountains are stored with gold and silver and covered with vast forests of valuable timber will soon, it is confidently believed, boast of millions in population where the census returns now enumerate a few hundred thousand.

President James J. Hill, of the Great Northern Railroad and other lines, whose great and increasing fortune attests his careful judgment, is sanguinely building ships and equipping his railroads in preparation for the volume of trade across western waters, which he prophesies will be enormous.

John Barrett, ex-minister to Siam, recently appointed commissioner-general to Asia, Australia and the Philippines for the St. Louis World's Fair, has made a profound study of Asiatic conditions and the relations to America and particularly to the Pacific Coast. The commonwealths of Oregon and Washington, he states, are looking out across the Pacific for the fruition of the greatest material hopes, "while every section in America," he adds, "will be benefited in this new Asiatic era, the Pacific Coast sees a future before it that would never come if we neglected the Oriental markets. What, moreover, benefits San Francisco, Portland, Seattle, Tacoma, Los Angeles and San Diego, will in turn benefit Chicago, St. Louis, Cleveland, New York, Boston and Philadelphia.

"The late President McKinley had the West in mind in his speech at the Buffalo Exposition. He referred to the new lines of steamers in commission on Pacific waters, and urged the building of the Isthmian Canal and the construction of a Pacific cable.

"Our industrial enterprises, which have grown to such great proportion, affect the homes and occupations of the people and the welfare of the country," said the President. "Our capacity to produce has developed so enormously and our products have so multiplied that the problem of more markets requires our urgent and immediate attention. Only a broad and enlightened policy will keep what we have. No other policy will get more. In these times of marvelous business energy and gain we ought to be looking to the future, strengthening the weak places in our industrial and commercial systems, that we may be ready for any storm or strain.

"By sensible trade arrangements which will not interrupt our home production, we shall extend the outlets for our increasing surplus. A system which provides a mutual exchange of commodities is manifestly essential to the continued and healthful growth of our export trade."

Not counting Alaska, the United States has a Pacific Coast line of 1,290 miles. The area (325,645 square miles) of California, Oregon and Washington exceeds the combined area (315,933 square miles) of New York, Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont, Pennsylvania, Maryland, Delaware, New Jersey, Virginia, North Carolina and South Carolina; the population of the three Pacific states numbers only 2,416,692, less by more than a million of the population of New York City alone, and the population of all the eastern states mentioned amounts to 27,508,843.

The details of this statement may show more clearly how sparsely the far West is settled. The area and population of the three Pacific states are:

State—	Area.	Population.
California	158,233	1,485,053
Oregon	96,838	413,536
Washington	70,574	518,103
	325,645	2,416,692

In contrast, the area and population of the Atlantic states are:

State—	Area.	Population.
Connecticut	5,612	908,355
New York	53,719	7,268,012
Massachusetts	8,546	2,805,346
Maine	33,039	694,466
New Hampshire	9,377	411,588
Rhode Island	1,247	428,556
Vermont	9,563	343,641
Pennsylvania	45,928	6,302,115
Maryland	12,297	1,190,050
Delaware	2,380	184,735
New Jersey	8,173	1,883,669
Virginia	42,330	1,854,184
North Carolina	52,674	1,893,810
South Carolina	31,048	1,340,316
	315,933	27,508,843

Thus it will be seen that these combined states with a less area than the Pacific empire support a population fourteen times as great as that on the Mexican coast.

Massachusetts alone shows a population exceeding by nearly half a million that of the three Pacific states, yet the combined area of the latter is forty times that of the Bay State.

The *Sunset Magazine,* published in San Francisco, in its August number says: "Toilers as well as tourists are wanted and welcomed in California. No state offers more of comfort and reward in return for expenditure of energy and effort. There are thousands of things to be done, and millions are needed to do them. There are undeveloped Klondikes in the Sierra, and waiting fortunes in field and forest. *With ten times its population the big state would not be crowded.*"

France with an area less by one hundred thousand square miles than the Pacific region, supports a population of over thirty-eight millions, while the whole German Empire (211,108 square miles) which could be set down in the Pacific states (325,645 square miles) and leave an area nearly three times the size of England (50,840 square miles) supports a population of fifty-two millions.

The less than two and a half millions of inhabitants in the Pacific coast states have, therefore, as compared with the Eastern states and European countries, only pioneered the way.

The star of empire, pausing at the Sierras, did not attract the attention expected. Harry W. Gilman, one of the managers of the Palace Hotel in San Francisco, speaking on this topic, remarked:

"It is actually surprising to note the ignorance of California subjects in the minds of Eastern tourists who visit the coast for the first time. Conservatively, there have been not less than $5,000,000 expended in the most beautifully illustrated literature of the state, within half a dozen years, but so great is the population in the East that apparently but few of these educational tracts have fallen into good ground. The average eastern man hasn't time to read anything but the newspaper. Suddenly he makes up his mind to come to California. Wants to make the round trip in ten days and see it all Is surprised and astonished when he finds that Los Angeles and San Francisco are not within street car distance of each other. Asks if he can get a car to the Yosemite and if the geysers are working. Wants to do San Diego, Los Angeles and San Francisco in a couple of days and take in the country incidentally as he goes along. This man knows that California has the Palace, Coronado and Del Monte hotels; the seal rocks and the Cliff House; a few big trees, presumably in the yard of one of the hotels—and that's all. That's been the general idea until the past year or two."

This condition of things has been changed. The first chapter in the new West's development began when Hawaii came knocking at the Golden Gate; the second when Dewey sank the Spanish fleet at Manila. Now the commercial world has awakened to the possibilities of trans-Pacific commerce, and homeseekers, by the tens of thousands, are finding their way to the fertile valleys beyond the Sierras and Cascades. Los Angeles, San Francisco, Seattle, Spokane and other western cities are bustling with new life.

"Few people in the East comprehend what is now transpiring on the Pacific Coast and how rapid from this time on will be its progress. On the shores of Puget Sound there is now building a city destined soon to become one of the great cities of the earth," says a writer in the New York Commercial.

Western Washington has the finest forests in the world; her fir trees, which grow from 150 to 300 feet in height and from 4 to 16 feet in diameter, have more strength than the oak of the Atlantic coast; her cedar trees furnish the best shingles known to commerce; the extent of these forests is so great that it is estimated, much as is being cut every year, that the supply will last 100 years, and then new trees will have grown, making the supply almost inex-

haustible. Between the Cascades and the Sound the soil is the richest known. In some places the loam is forty feet deep. On it crops of hay, hops, rye, barley and oats are unprecedented. In Eastern Washington, whose metropolis is Spokane, the wheat lands are so rich in soda and potash that the yield per acre is greater than that of any other state. This year it is estimated 25,000,000 bushels of wheat will be raised, and as the richness of the soil is becoming more and more known and the population increasing, it is fair to suppose within ten years the production will be 100,000,000 bushels. Washington possesses what no other state on the Pacific Coast has, viz., large fields of coal. She bids fair also to be a large producer of the precious metals. The extent of her fisheries also is great. Seattle is the base of supplies for the rapidly growing needs of Alaska. The enterprise of her merchants and the tact of her newspapers have given her a footing in Alaska, which is daily growing stronger. Nearly every miner in Alaska looks forward to the time when, having secured a competence, he can go to Seattle and build a home for himself and family. Seattle is to him his heaven on earth. Alaska, that great empire, larger in extent than all of the United States east of the Mississippi River, teeming with mineral wealth and big in agricultural possibilities, will be a great source of revenue to Seattle.

In the southern part of the coast the outlook is equally promising. For example, in the statistical review made by the *Construction News* for July, Los Angeles is ranked in ninth place in a table of building statistics of nineteen leading American cities. The increase over the corresponding month of last year is 55 per cent, as shown by the following figures: July, 1900, number of buildings, 148, cost $227,730; July, 1901, number of buildings, 203, cost $324,-287. In this record Los Angeles is distanced in percentage of increase by Philadelphia, Pittsburg, St. Louis, Washington, D. C., Atlanta, St. Paul, Cleveland and Allegheny. In commenting upon the showing the *Los Angeles News* says: "Los Angeles feels the effects of her oil boom and the building operations in that city are on the increase each month."

Portland, Ore., is also enjoying the awakening. The Lewis and Clark Centennial and American Pacific Exposition, to be held in that city in 1905, is fast becoming known throughout the East. It will not be a local affair, but will be participated in by the United States, British Columbia and the Oriental countries. The aim of this exposition will be to celebrate the opening of the pathway to the Northwest and the object to better acquaint the thousands of seekers for investment with the golden opportunities along the Pacific slope. With several lines of railroads running into Portland from every direction, with lines of steamers from all over the world, there is offered every advantage to those who go as visitors or concessionaires to Portland in 1905.

San Francisco is experiencing the greatest prosperity and activity in its remarkable career. The Hon. M. H. de Young says: "Despite our labor troubles the reports of our city savings banks show that the prosperity of our laboring classes is constantly on the increase. On August 11, 1900, there were deposited in the savings banks of this city $120,480,927.70; on December 30, 1900, $124,-

580,434.81; on August 17, 1901, $127,938,469.49. While the thrifty workingmen are by no means the sole owners of savings deposits, and probably not even the principal owners, it is nevertheless true that they are large depositors, and that a steady increase of savings deposits is unerring evidence of general prosperity, in which workingmen always share, and that conditions under which workingmen cannot save money cannot endure long without the consequences appearing in savings banks' statements. San Francisco was never so prosperous as it has been during the past two years."

Mr. John Barrett, who may be said to be an expert on the West and trans-Pacific trade relations, offers the following arguments:

"The mightiness of America's commercial opportunity in the Pacific seas —not to speak of the development in the North and South Atlantic—is an earnest appeal for the immediate and legitimate expansion of our merchant marine.

"The millions of dollars in profits and earnings that are now going to foreign vessels should come to American bottoms. In the old days of clipper ships, before the Civil War, we bade fair to do the major portion of the carrying trade, not only for ourselves but for other nations. The war suddenly checked our development and the gradual introduction of low powered steamships completed the downfall of our impending maritime supremacy. Although our foreign exports are increasing with astonishing rapidity and rich proceeds are coming to our manufacturers, merchants and agriculturists, capitalists and wage earners, there is always the threatening possibility of the glut of those foreign markets which now consume the major portion of our exports. The necessity, therefore, of first studying and then exploiting the vast markets of lands and peoples bordering on the Pacific is most apparent. With the tremendous activity and rush that is now found in the factories and stores of Chicago and other cities, too little attention—perhaps due to too little spare time—is given to investigation of Pacific possibilities and opportunities.

"Some facts and figures may appear startling, but true. Without taking into consideration the Pacific states of North or South America, we find that there are debouching directly on the Pacific Ocean nearly 600,000,000 people, who are buying and selling, and who must be supplied with the wants which grow so rapidly as they come more and more in contact with the American and the European world. The foreign trade of these millions, while yet in its infancy, exceeds $2,000,000,000.

"This total is enormous and yet it only represents a per capita commerce of $3.33. Supposing we place its limit in twenty-five years at $5, which is probably too small in view of Japan's present per capita rate of nearly $7, and of the United States at $25 or more. This raises the sum total to $3,000,000,000, of which at a reasonable estimate America's share should be one-third, or $1,000,000,000. If steamers averaging one trip in a year, which is over the average in trans-Pacific trade, and carrying each time a cargo valued at $200,000, were to handle this commerce, we would require an American fleet of 500 large vessels. At the present time there are not twenty large passenger or cargo steamers flying the American flag engaged in the trans-Pacific trade.

"For the full exploitation of this Pacific field we need the Nicaragua Canal, but engineers tell us it cannot be constructed in less than ten or twelve years. It is not even yet authorized by act of Congress. Let us devote these ten or twelve years to developing our merchant marine. Then on the completion of this mighty waterway we can enter into the fruition of our efforts to control Pacific commerce. Perchance the present Shipping Bill, if it passes Congress,

will be a preparation for this command of the seas when the Atlantic and Pacific will be joined by this canal. Supposing the canal costs $200,000,000, that sum does not equal either the loss to American commerce that will accrue during its period of construction or the gain that will immediately follow its completion. China's present foreign commerce amounts to $333,000,000 for her 400,000,000 people, or less than $1 per capita. China's resources are far greater and more varied than those of Japan and the Chinese people are naturally as ready and shrewd in trade as the Japanese. If, therefore, the Japanese under progressive administration, have developed in thirty years their foreign trade from less than $1 to over $7 per capita, it is fair to use at least the rate of $5 per capita to estimate China's foreign commerce in thirty years, if progressive administration and opening of her interior shall be her fortunate fate. Multiply 400,000,000 by 5 and we have the grand total of China's foreign trade in 1931 measured by $2,000,000,000. Careful study of China's exports and imports, moreover, discloses the fact that in the division of this trade among the nations of the world, the United States would gain the lion's share.

"The question before the American people is this: Shall we not now commence in earnest to build a fleet of merchant vessels that will grow in numbers and tonnage as the trade of China grows, or shall we let the exchanging cargoes be carried in Japanese, British, German, French and Russian steamers?

"Sometimes the statement is made that the Chinese have not the buying and selling capacity to warrant these prophecies of their future trade. The best experts agree that the Chinese are by nature born merchants, and if given an equal opportunity with other countries, under the protection of a progressive government and with the interior of the mighty empire open to the world, would surpass the remarkable record of Japan during the last thirty years, which is in itself marvelous. To use reliable data, however, to prove the Chinese capacity, let us note the commercial history of the wide rich valley of the Yangste, which corresponds in China to the Mississippi Valley of the United States.

"When that resourceful section of China was first opened up for trade with America and Europe, some sixty years ago, one little side wheel steamer carried all the Chinese wanted to buy of the outer world, from Shanghai—the New York of China—700 miles up the Yangste to Hankow—the Chicago of China. This same little steamer brought down from Hankow to Shanghai all that the Chinese wanted to sell to the outer world in one year. The value of this commercial exchange did not exceed in these early days $100,000.

"Moreover, our consuls who first went to China predicted that the trade of the Yangste Valley would never exceed $20,000,000. Now what is the record of the business there? In the year 1900 the foreign commercial exchange of trade in this same Yangste Valley was valued at $200,000,000, and you can travel from Shanghai to Hankow, way into the heart of China, on steamers as large and as fast as those which would take you from New York City to Albany on the Hudson, or on Long Island Sound from New York to Fall River. In addition to this there is a great fleet of ocean steamers, drawing from fifteen to twenty-five feet of water, going up the Yangste River and loading for ports in foreign countries.

"This condition exists with only a few treaty ports open to trade. When all the cities on this river are open to foreign commerce and when the interior is developed with railroads, the commerce of the Yangste Valley alone would exceed $1,000,000,000.

"America's trade with China, including Hong Kong, now amounts approximately to $45,000,000, which is nearly 100 per cent increase over the average annual trade a decade ago, and yet America has only begun to exert herself in the competition to control Asiatic markets. I may be called an enthusiast, but

I expect to live to see the day when our trade with China shall be valued at $450,000,000 instead of $45,000,000. When some six years ago, as United States minister to Siam, I began in official reports, in letters to newspapers, and in review and magazine articles to urge upon American manufacturers, merchants and exporters the necessity of developing the trans-Pacific markets, I was ridiculed and pooh-poohed by the men and papers which today are exhorting the people to realize the value of the field. So please do not be too sure that I am too radical and optimistic. The people, the land, the resources, the buying and selling capacity are there, and America should lead in the world's competition to supply the demands of China's millions and to buy their exports which are needed in our manifold material progress.

"One or two illustrations of the expansion of our exports to China will prove the potentialities of the market. Ten years ago America was barely selling $1,000,000 of manufactured cotton goods to the people of Cathay. In 1900 our sales reached $10,000,000, or an increase of 1,000 per cent. This is the more significant in view of the fact that all the goods were sold in a small portion of Northern China—and we have not begun to exploit the larger field. It is not appreciated in the North and Central West of America that industrial prosperity of the South has been influenced largely by the growing markets in China for the coarse cloths manufactured now in that fair portion of our land. Experts predict that our sales of manufactured cottons in China will grow to $50,000,000 in fifteen years or less. At present five-sixths of these cotton goods exports are being carried in British bottoms from New York by way of the Suez Canal.

"The demand of China for our flour is surpassing the expectations of all who have studied the field. I believe that I indulge in no idle prediction if I say that the time is coming when the Asiatic market for flour and wheat will make the West independent of the Liverpool market. Last year at a reasonable valuation we sold $6,000,000 worth of flour to the Asiatics—which represents an increase of 200 per cent over ten years ago. A very small portion of China's millions have as yet learned to eat American flour, but judging from present prospects and tendencies they will be consuming in ten years more all the surplus product of California, Oregon and Washington.

"Three-fourths of this flour went across the Pacific in British bottoms. The city of Portland, Ore., increased its flour shipments 1,600 per cent in ten years, but nearly all of it was carried in steamers flying alien flags.

"The list of articles, products and commodities which are showing a marked increase is large and interesting. It shows that Asiatic markets will alike help Chicago, New York, New Orleans and San Francisco, and the whole land will benefit by their development."

The prosperity of the Pacific Coast and its awakening to its opportunities in the Far East are in keeping with and a part of the universal progress of the United States. Not only in national renown and power, but also in the expansion of our trade, we have come to take front rank among the nations of the world.

LIABILITY FOR ASSESSMENT.

An assignee for the benefit of creditors of a stockholder in a national bank is bound to pay an assessment levied by the receiver, after its insolvency, as provided by the Revised Statutes, U. S., paragraph 5151, which makes the stockholder of a national bank individually responsible for the debts of the bank. The rule is not changed, because the assessment is levied after the assignment.

BRITISH BANKING STATISTICS.

According to the statistics of *The Economist* of London the total paid-up capital of all the joint-stock banks of the United Kingdom amounted on June 30th last to £77,879,000. At the corresponding date last year the total was £77,176,000, so that there was an increase during the twelve months of £703,000. This increase was wholly in the capital of the English banks, no change having taken place in the capitalization of the banks in either Scotland or Ireland, and it is in the main due to the amalgamations that were completed during the year. It is true that during that period existing joint stock banks increased their capital by £1,488,000, whereas the capital of the joint-stock banks which, in consequence of the amalgamations ceased to have a separate existence, was only a little over £700,000. But, in addition, a number of private banks were also taken over, and their capital, which may be set down at about £1,000,000, was replaced by issues of new shares to a somewhat smaller amount by the absorbing joint stock institutions. The Leicestershire Banking Company, with a capital of £440,000, and Moore and Robinson's, with a capital of £204,000, are the two most important of the joint-stock banks that have disappeared from the list during the year through amalgamations; while amongst the private banks the chief change to be recorded is the amalgamation of William Williams, Brown, Janson & Company with Lloyds. The principal additions to capital during the year were made by the London City and Midland, £321,000; the Capital and Counties, £210,000; Lloyds, £192,000; the Manchester and Liverpool District, £125,000; the London and Provincial, £100,000; Parr's, £93,000; Barclay & Co., £89,000; and the York City and County, £80,000. A new bank, the Palatine, with a capital of £62,500, which did not appear in the list last October, as its first balance-sheet had not been issued up to that date, is now included; but, on the other hand, the Cheque Bank, with a capital of nearly £58,000, has gone into liquidation. Considerable additions were also made during the year to reserves, the total amount of proprietary funds held by the joint-stock banks and those of the private banks that publish accounts being increased during the twelve months from £129,119,000 to £130,816,000, an augmentation of £1,697,000.

The average market premium on the shares of the English banks which last October stood at 241 per cent, has now fallen to 235 per cent, but the greater part of this drop occurred in the first half of the period, the decline in the past six months having been comparatively slight. The Scotch banks present a distinctly more favorable record, the average premium on their shares having risen from 215 per cent last October to 235 per cent, but in their case there was a good deal of leeway to make up, as they fell pretty sharply at the time of the whisky crisis, and even now they are not quite so high as they were in October, 1899. The Irish banks stand just where they did twelve months ago, a slight gain in average market value which they secured in the first six months having been subsequently lost.

The deposits of the English joint-stock banks amounted on June 30th last to £634,400,000 as compared with a total of £620,200,000 at the corresponding date in 1900. They thus show an increase of £14,200,000, of which about £4,300,000 is in the deposits of the Bank of England. If, however, comparison be made with the end of 1900, it is found that while the deposits of the Bank of England are £9,000,000 higher than they then were, those of all the other banks combined are about £5,000,000 less. And it has to be remembered that as there are now included in the accounts of the joint-stock banks some millions of deposits that formerly were embraced in those of the private banks that have been amalgamated, the actual growth is less than these figures indicate. The Scotch banks increased their deposits by £3,700,000, but of this growth all but £200,000 took place in the first six months; and in the case of the Irish banks an increase of £1,700,000 in the first half of the year was followed by a decrease of £1,000,000 in the second half, reducing the net gain on the year to £700,000. Altogether the joint-stock banks of the United Kingdom held deposits at the end of June last to the amount of £791,300,000, that being £18,200,000 more than at the like date last year, and £3,100,000 in excess of the total on December 31, 1900.

ENGLISH BANK PRECAUTIONS.

The recent attempts of a gang of American swindlers to victimize the London banks have drawn attention to the remarkable precautions which banking houses take against fraud. Every employe, from the office boy to the manager, has to take an oath on entering the bank that they will not divulge the business of the establishment, except under compulsion of law. And they are not allowed to forget this oath, for every year the entire staff is assembled in the board room to hear the oath read over. The effect of this precaution has been admirable.

There is also great care exercised to prevent fraud by means of worthless securities and promissory notes. In almost every bank there is a department devoted to scrutinizing all notes which may be deposited for this purpose. These records, which have been compiled after years of collections, show the standing of almost every firm in London. Many a business house would be dismayed if they knew that practically all their most cherished secrets were known to the bank. Reference to these records will indicate at once whether the firm concerned has at any time dishonored a bill, and so the bank is able to gauge the value of the securities offered, say, for a loan for three months.

These are merely a few of the precautions adopted, but they will serve to give some idea of the constant and unremitting care taken to prevent fraud.

"TRUSTS"—VIII. LABOR AND CAPITAL IN PRODUCTION AND MANUFACTURE.

One of the difficulties in the way of legislation to prohibit combination in the so-called restriction of trade is the labor union.

Onerous burdens confront the legislator in the definition of terms when he essays the task of directing trade.

Take the word restriction, what does it mean? If the volume of output be concerned can it be shown that the consolidated corporation manufactures less goods than the separate plants did? Is there not every reasonable prospect that the mighty "trust" will enter the world's markets and thus increase production?

If restriction be applied to the individual, can it be shown wherein the "trust" is prohibitive more than the individual? If one man makes a sale of goods and supplies a given demand does he not restrict, prohibit all others from supplying the same demand? But is it really the seller who prohibits? All other men and corporations have the right to make and sell if they can! What court has decided the question, and what court will ever declare that successful business is prohibition!

What is more dominating and restrictive than a labor union which fixes a schedule of wages and orders a strike to maintain it?

A "trust," or monopoly as it is called, is generally defined as a combination for the purpose of controlling the production and sale of commodities. Now the production of commodities can no more go on without capital than without labor. To withdraw labor is to prohibit manufacture that far. And the history of strikes is that the inflamed passions of men go farther and try to persuade or forcibly deter others from working, in some cases actually destroying property. If capital combine to undersell and force small makers to the wall, it is a parallel case?

Underselling may be carried to unwonted lengths, may be done from base motives, may be so flagrantly injurious to general prosperity and individual enterprise as to become a great hardship, if it is not in its essence a crime, and against the public policy. But when is that point to be determined while underselling is practiced in smaller degree everyday everywhere? Shall a man be prohibited from underselling, from putting his own price on his own goods? Where shall the line be drawn? Again, though underselling by combination destroy one maker or seller it must benefit the consumer. But prohibition of manufacture by the labor union helps no one.

Labor unions have existed probably as long as consolidated corporations.

Will the labor union be willing to destroy itself in order to accomplish the destruction of the "trust?" The policy will lose them, if we may use the anachronism, an advantage they long have sought.

If all labor in steel combined against all capital in steel would not labor have the whip-hand? The universal strike will be much more feasible when an

industry is consolidated than when it is not. If labor and capital are to arbitrate their seemingly constant differences, arbitration will be much more efficient between two wholes than between parts of wholes. If combination is anywhere permissible it is to labor. Man is by nature social. And yet consumers and voters, the general public, by means of partisan onslaught, is interfering with natural commercial consolidation as evidenced by capital, without any intent against labor, in fact in the supposed interest of labor!

Labor that has need of combination also has need of capital whether in combination or not. Capital itself implies combination, it is combined labor. Only primitive labor can exist without capital. The greater the capital, the greater the need for new diversified labor.

A few labor agitators have gone to the logical end of the "trust" discussion, and have said these consolidated corporations are co-operative in truth, and are right—only, they say, they should belong to, be owned and operated by, the government for the good of all. But will these champions go a step further and say that all labor should be owned and operated by the Government, and man become the slave of the state?

The devotee of "equality" has here led himself into a trap, for it is only fair that the two agencies of production should alike be controlled by the state, but is it necessary. Put all public utilities into the hands of the state, and leave labor free, and labor, by combined action, can wrest any price from the state for its skill. Put all labor into the hands of the state, along with capital, and the man remains a slave, or becomes a traitor, when he strikes, a traitor to the state. The soldier asleep on duty, the laborer rebellious where food means life, are both traitors.

It is trite but not the less true to say that labor and capital are allies, not enemies. Labor combinations, too, are wary about attacking consolidated corporations.

Consumers are alarmed, however, over apprehended high prices. It may be shown that these can only be temporary.

Labor is the last to feel the effect of rising prices, but it does feel it. If the "trust" charges more for goods it can pay more for labor, if it will; and it will if it maintains price and profit in the face of competition which that profit will induce. Considering definitions adds clarity to argument. Examination of economic laws demonstrates the true nature of every industrial enterprise Beneath all artificial is natural law, the supreme and final controller of commercial affairs. There can be no governmental direction of labor that will leave man a free agent, and his ambition untrammeled leads to diversity of employment with increase in production. And the fact soon appears that a stroke at capital drives a rivet in the chain of labor.

The complexity of economic problems also gives rise to vague generalizations and erroneous impressions.

What appears to be often is not. What does not appear is often most forceful. The careful investigator refrains from prophecy, and guards against abso-

luteism in statement. Both the cause and course of commercial movements are hidden in the wants and needs of mankind. These movements, however devious and conflicting, result in a civilization so magnificent as a whole that the individual is nothing by comparison. No country, division of labor, device of law, rich corporation, or poor man, is considered in the onward sweep of commercial prowess. The energy of all men ministers to the happiness of each one. The bankrupt is still heir to all the ages. Trade, with all its diversity and complexity, its seeming hardness and selfish greed, is a unit. And while there may be temporary depression in one branch, while one man may be borne down by the rising power, or one country, all legitimate effort, all helpful production, is lifted up by the constant advance. As a whole, the world was never so prosperous as now.

A politician discussing the "trust" says: "We are told that the industrial trust, by means of its monopoly, can reduce the cost of its productions. I think that is true. It is true chiefly because it can buy its raw material cheaper, for one purpose of the trust is to control the material market, and because it can reduce the wage expense."

The main fallacy here is in the assumption that the "trust" can control the raw-material market. On a surface view, the matter of control would give power to fix price. It is not true that the "trust" is in full "control" but if it were would this be true, could it fix price? Let us see!

As a general rule of trade, stating now the fact not the law, it is the seller who fixes price. The "trust" is a buyer of raw material therefore does not fix price.

Again, as a general rule, it is the producer and vender, not the consumer, who fixes price. As to raw material the industrial corporation is a consumer and hence cannot fix price.

But it is said that the individual consumer has a power in fixing price in the industrial world of manufacture through his ability to do without the article or to substitute therefor something else. Now for this very reason as between raw material, and the manufacture of it, the element of choice disappears. Raw material is raw material. There is no substitute for it. If it is necessary to manufacture, it must be secured at all hazards. The "trust" has no economic power to fix the price of the raw material, it must buy no difference how great its capital.

The reason no doubt in the mind of the statesman was that the "trust" made but one buyer and prices are generally maintained where there are many buyers. This appears sufficient. But there is more yet.

Many sellers and one buyer are still related conversely to each other. The "one-buyer" "trust" is regulated in the raw material consumed by the many buyers of the manufactured product. As long as there is demand behind him he is in the market as a buyer of raw material, not at his own price, but at a price created by the relation of supply and demand.

And here is the universal controller of price as concerns raw material, supply and demand, and in relation to all other products which enter into trade.

Again, the merging of several raw material buyers into one, by means of

the consolidated corporation, creates a fixed and constant demand for the product which tends to regulate price, which is in the interest of the producer. And this also adds a gain to the producer, when for any reason supply falls below the demand.

Thus, the "trust" must operate to its full capacity at all times and secure its raw material in scarcity as in plenty, by paying for it what is asked by the seller. It cannot fix price more than it can regulate production. And as to the volume of manufacture it will not be less than the demand nor more than the capacity of the "trusts," without creating new corporations at once.

As far as prices are concerned they sink to their lowest level when supply and demand in all departments of human industry are equal. It is the interruptions between production and consumption which cause high prices, and wherever inequality between supply and demand exists in any one part of the progression from labor to capital from raw material to completed article, or between the chief avocations, such as mining, manufacturing, agricultural, etc., harmony is destroyed, and price, relative to the parts of the one whole of commerce. is high.

Herein lies one of the chief benefits of these vast consolidated corporations, they cover the market; and by so doing, they regulate, in a degree, supply and demand, and thus lower price and steady it. This is the corporation which benefits all by even distribution and constant service.

So that, economically, while the "trust" cannot fix price, at the mere will and greed of its managers, it does tend to cheapen the cost of living which is a boon to all. And it is a boon therefore to agriculture.

There are evils in the "trust." They are, some of them, overcapitalized. They are experimental. Every reason exists why they should be managed with caution. That they will, if theoretically worthy, result in lower prices is a law of economy. But not more sure is this than that they will temporarily raise prices, in many instances. They will, often, because they can; and they will, because they must, to pay dividends on watered stock, which ultimately will be squeezed out by reconstruction; and for the further economic reason that they have not yet learned their business, have not learned how to reach the entire market at lower cost.

By regulating supply and demand, the "trust" steadies consumption of raw materials, and so far as the products of the farmer enter into industrial manufacture, he, being seller and producer, will be benefited, either by enhanced prices, or prices made fair by more extensive averages in price; while, for the implements and articles which he uses, he must find them cheaper with relation to his own products, cheaper not because he as consumer dictates price but because the "trust" being between producer and consumer, as it were. is amenable to both the supply of the raw material and the demand for the finished product. So that, the agricultural population of the West will ultimately find that reduced prices of manufactured products will be a benefit to them as producers of the foodstuffs of the world which need but little change of form for use.

CHARLES W. STEVENSON.

COMMERCIAL AND INDUSTRIAL CONDITIONS IN THE UNITED STATES.

It is gratifying to the citizens of the United States, when rumors of unsatisfactory conditions in other countries reach us, to know that the prosperity which has so characterized conditions in our own country during the last few years shows no sign of abatement. Financial and industrial conditions in certain of the European countries have been openly recognized, during the last year, as unsatisfactory and an examination of the figures of commerce in many of the countries of Europe show a reduction in the present year as compared with that of the preceding year. These facts suggest an examination of conditions in the United States and a comparison of those of the present moment with those of the corresponding period last year, and perhaps of a corresponding period at some earlier date—say in 1896, or a half decade ago.

It is of course impossible to compare conditions, industry by industry, at the present time with those of a year or five years ago, but there are a few great articles in which we can measure conditions of to-day and compare them with the conditions attending these same articles at an earlier period and thus get a fair view of their prosperity as compared with that of one or five years earlier.

It is well known that our exports have been, in the present year, larger than those of any preceding year and that the figures for the full calendar year 1901 are likely to exceed those of any preceding calendar year, but exports are not the only measure of prosperity. It is well known, for instance, that business and manufacturing activity in Germany is not as great at the present time as two or three years ago, yet the exports of manufactures from Germany have shown, during the last year, a marked increase and this, it is asserted, is due rather to the decreased demand at home and the necessity which the manufacturers found of disposing of their surplus at any price in foreign markets. It is therefore important to inquire not merely whether our exports are growing but whether our manufacturers and home industries generally are as active as they were a year or two or five years ago. While it is not practicable to take a census of the manufacturing industries every year and while the figures of the 1900 census of manufactures have not been completed by the Census Office, it is possible to judge, in some degree at least, of the present activity of the manufacturers by comparing their importations of the necessary materials required for the conduct of their business with those importations of a year ago or of any preceding date.

In many of the important manufacturing industries of the country at the present time, certain articles of exclusively (or almost exclusively) foreign production are used. India rubber, for instance, now enters largely into so many of our manufacturing industries, that a study of the quantity now being used compared with that of last year, for instance, should give a fair measure of the

relative condition of the manufacturing industries in which it enters at the present time as compared with a year ago. Raw silk importations also are an accurate measurement of the business activity in silk manufacturing in the United States, since raw silk is not produced in this country and all of this material used by our silk manufacturers passes through the custom houses of the United States and it is thus practicable to measure the quantity which they are annually using. Pig tin, which is used in the manufacture of tin plate, is almost exclusively brought in from abroad, and by comparing the quantity brought in to-day with that of earlier years, it is practicable to determine whether the tin plate industry is active and its production greater or less than that of preceding years. Many other articles of this character for which our manufacturers rely in part or in whole upon foreign production, offer a means of measuring the activity of our manufacturing industries at the present time as compared with earlier dates.

For the purpose of comparing the conditions among manufacturers of to-day with those of one year ago, tables have been prepared which show the quantities of the principal articles imported into the United States for use in manufacturing, which have been imported during the nine months ending with September, 1901, and comparing these quantities with those of the corresponding period of last year. Quantities have been used in this statement rather than values, because in many cases there has been such a reduction in price per unit of quantity that a statement of importations of these articles, measured by their value, would be misleading. In India rubber, for instance, the figures of the value of India rubber and gutta percha imported into the United States during the first nine months of 1901 are slightly less than those for the corresponding period in 1900, which would suggest that the manufacturers in lines using crude rubber were less active in the later than in the earlier period, but an examination of the figures showing the number of pounds of crude rubber imported, show an increase from 34,493,337 pounds to 40,181,040 pounds, or an increase of more than ten per cent, while in value there is an actual decrease. In pig tin, which is used in manufacturing tin plate, the figures of value show a slight decrease in the first nine months of 1901 as compared with 1900, while the number of pounds imported is more than two millions more than was imported during the same months of 1900. In raw silk, the figures of value show our imports to be practically the same in 1901 as in 1900, while the figures of quantity show an increase of nearly 25 per cent. The tables in question, it seems to me, warrant the conclusion that in the principal manufacturing industries the activity in the present year 1901 is quite as great—probabbly greater than that of 1900, which was conceded to be the greatest manufacturing year that we have had. An additional evidence of the present prosperity in manufacturing is found in the fact that the total imports of the class designated by the Bureau of Statistics as "Articles in a crude condition which enter into the various processes of domestic industry" shows an increase of about four million dollars in the nine months ending with September, 1901, over the same months

of 1900. When it is taken into consideration that in many of the articles above enumerated, the increase is much greater in quantity than in dollars, the growth of this total value of imports of this class seems to fully justify the belief that the activity of the manufacturers is greater to-day than a year ago.

But a measure of the present activity of the manufacturing industries, however gratifying, is not the only means by which we can determine the conditions of general prosperity in the country to-day as compared with earlier conditions, nor is it necessary, in making an inquiry of this kind, to confine that inquiry to a comparison of conditions one year ago. Usually we measure these great studies by decennial years, since the census figures offer a convenient method of making decennial measurements. It is equally interesting, however, where practicable, to compare for a less period—say half a decade—and for this purpose I have prepared figures showing conditions in 1901 and making comparisons, wherever practicable, with conditions in the same lines in 1896. In an inquiry of this kind it is possible to include, for comparative purposes, the figures of production, prices, imports and exports, money in circulation, condition of banks, operations of clearing houses, failures, operation of railway and telegraph companies, work of the postoffice department, and many other factors in our national life and activity which show, by comparing the figures of to-day with those of five years ago, something of the relative activity and prosperity in this year, 1901, as compared with 1896.

The table which follows presents this comparison between conditions in 1896 and 1901 in such articles and classes of business as can be measured by statistics of each year or a given date in each year. They show a remarkable prosperity in business conditions in 1901 as compared with 1896. The coinage of the United States mints, it will be seen, was more than $136,000,000 in 1901 as compared with $71,000,000 in 1896; the coinage of gold $99,000,000 in 1901 against $47,000,000 in 1896; the number of national banks 4.178 in 1901 against 3,689 in 1896; individual deposits in national banks $2,941,837,429 in 1901 against $1,668,413,508 in 1896; deposits in savings banks $2,449,547,885 in 1900 against $1,907,156,277 in 1896; clearings of clearing houses in June, 1901, $10,105,682,830 against $4,293,849,254 in June, 1896; money in circulation $2,177,266,280 in June, 1901, against $1,509,725,200 in June, 1896, and per capita of circulation $28.53 in 1901 against $21.46 in 1896.

In other lines of business, manufactures, freight carried on railways, business of postoffices, prices, imports, exports, production and manufacture of iron and steel, etc., conditions are equally favorable in 1901 as compared with 1896, as will be seen by an examination of the table which follows:

BUSINESS AND COMMERCIAL CONDITIONS IN THE UNITED STATES IN 1901 COMPARED WITH 1896.

[Note.—Figures are for June 30th where practicable; those for production of minerals, value of live stock and crops are for calendar years; those of commerce are for year ending June 30th; those of bank clearings for month of June.]

	1896.	1901.
Coinage of United States Mints (total)	$ 70,975,677	$ 136,340,781
Coinage of Gold in United States	47,053,060	99,065,715
Gold mined in United States	53,088,000	79,171,000*
National Banks (number)	3,689	4,178
Individual deposits in National Banks	$1,668,413,508	$2,941,837,429
In Savings Banks	1,907,156,277	2,449,547,885*
Clearings of Clearing Houses of United States (June)	4,293,849,254	10,105,682,830
Money in circulation	1,509,275,200	2,177,266,280
Money in circulation per capita	21.46	28.53
Gold and gold certificates in circulation	497,103,183	876,123,467
Failures (liabilities)	226,096,834	138,495,673*
Revenue of Government	326,976,200	585,752,067
Price silver per fine oz. (N. Y.)	$ .687	$ .587
Coffee Rio, No. 7, N. Y.	.1387	.0575
Pig iron (Bessemer) (tons)	12.25	16.50
Steel billets (tons)	20.25	27.00
Wheat, No. 2 red	.65	.72½
Corn, No. 2 mixed	.33	.50
Lard (lb.)	.042	.087
Cotton taken by American mills (bales)	$2,505,000	$3,644,000*
Telegraph messages sent (number)	72,121,896	79,696,227*
Telephone subscribers (number)	281,695	632,946*
Freight carried by railways (tons)	773,868,710	1,071,431,919
Postoffices open	70,360	76,945
Revenue Postoffice Department	$82,499,208	$111,631,193
Vessels built (tonnage)	227,097	393,790*
Imports into the United States	$779,724,674	$823,172,165
Exports from the United States	882,606,938	1,487,764,991
Exports of domestic merchandise	863,200,487	1,460,462,806
Exports of agricultural products	569,874,297	943,811,020
Exports of manufactures	228,571,178	412,155,066
Exports of breadstuffs	141,356,993	275,594,618
Exports of provisions	133,377,549	196,959,637
Corn produced, farm value	491,006,067	751,220,054*
Value animals on farms	1,727,926,084	2,212,760,811*
Exports to Cuba, Porto Rico, Hawaii and Philippines†	13,781,147	56,853,782
Exports to Asia and Oceania‡	42,827,258	84,783,113
Coal mined (tons)	171,416,390	240,965,917*
Pig iron produced (tons)	8,623,127	13,789,242*
Pig iron produced (value)	$90,250,000	$259,944,000*
Crude steel manufactured (tons)	5,281,689	10,188,329
Tin plate produced (tons)	160,362	302,655*
Iron furnaces in blast June 30	196	283*
Total mineral product	$622,533,016	$1,070,108,889*
Exports iron and steel manufactures	41,160,877	117,319,320
Imports iron and steel manufactures	25,338,103	17,874,789
Imports crude rubber for manufacturing	16,603,020	28,455,383
Imports fibers for manufacturing	12,870,694	22,932,506
Imports hides and skins for manufacturing	30,520,177	48,224,470
Imports tin for manufacturing	6,761,716	19,805,551
Imports manufacturers' materials	281,302,206	348,844,120
Wool, raw, imported (lbs.)	230,911,373	103,583,645
Woolen goods imported	$53,494,400	$14,585,111

*1900. †Hawaii estimated for 1901. ‡Does not include Hawaii, estimated at $20,000,000.

One further method of comparing conditions in the United States with those of other countries is by the tables which show the imports and exports of the principal countries of the world in 1890 and 1900, and the excess of imports or exports in each case, also the per cent of increase or decrease during the decade. It will be found that the figures for the United States show a much larger excess of exports over imports than those of any other country, also a phenomenally large gain in the decade in exports but an extremely small increase in imports.

O. P. AUSTIN,
Chief Bureau of Statistics.

THE DEBT OF NICARAGUA.

The interior debt of Nicaragua, on December 1, 1900, amounted to about $2,666,000 in gold coin. About $1,800,000 gold of this sum are solely promises of the government to pay. The remainder of this debt is secured by a certain proportion of the custom house duties on imports and exports. The foreign debt of the republic consists of railroad bonds, issued in 1896, amounting at this time to about $1,300,000 in gold. This debt bears 6 per cent interest, payable semi-annually, and 1 per cent of the principal is annually redeemed by the export tax on coffee. The total debt of Nicaragua therefore amounts to about $4,000,000 gold. The railroad bonds, par $100, are now quoted in London at $58 and $60.

GERMAN BANKERS' ASSOCIATION.

An important movement has taken place with respect to German banks. Recently the bankers of all parts of Germany met in Berlin and organized the Central Association of German Banks. The purpose of this association will be to bring all existing bankers' organizations into one general union. The mission of the new association will be the dissemination of information among the general public as to the nature of banking and stock exchange functions. It will also gather and publish statistics relating to these subjects. All the leading banks of Germany are represented in the association.

NEW YORK TRUST COMPANIES INTERESTED.

A question has been raised in connection with the administration of laws passed by the last New York Legislature, placing a special tax on trust companies and savings banks, which, if decided as many of the banking officials hold, will mean a loss of about $340,000 to the state in the revenue to be derived from the first year's operations of those taxes. The question which has arisen is whether interest accrued or securities constituting the surplus fund of a trust company, or a savings bank, but which is payable after June 30th, when the tax is levied, is taxable, notwithstanding its non-payment before that date.

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SPIRIT OF AMERICAN BANKERS' MEETING.

The twenty-seventh annual convention of the American Bankers' Association, held at Milwaukee, October 15th, 16th and 17th, was highly successful. The attendance was large and representative, the surroundings were happy and the principal addresses were by leaders in financial thought. So much has been written of the convention and its proceedings that THE BANKERS' MONTHLY will simply present portions of the important addresses, which will suggest the trend of thought of the organization.

Economic Waste of Our Treasury System, by Hon. Lyman J. Gage, Secretary of the Treasury—

I could pursue into detail the faults with which our financial system may be justly charged, but the matter has been presented over and over until the theme is badly worn. Permit me, however, to summarize into several brief propositions an expression of my own financial convictions:

First. I believe it to be most desirable that the demand liabilities of the government known as legal tender notes should be put in the way of retirement and cancellation.

Second. I believe that this can be accomplished without any burden of interest cost to the public treasury.

Third. I believe that our system of bank note circulation can and ought to be so modified as to make it more responsive to commercial and industrial requirements without any increase of risk to the bill holder.

Fourth. I believe that beyond acting as a guardian and trustee for the people in relation to national banks, the government's guaranty to bank note issues should cease.

Fifth. I believe that the public moneys in excess of a reasonable working balance for daily use should be deposited in national banks. That a simple and safe system of distribution of funds can be devised I have no doubt.

Sixth. I believe that in periods of national peace and prosperity the public revenue should be somewhat in excess of public expenditure, and that the surplus revenue should be applied to the reduction of the public debt.

In the beginning of my remarks I expressed the opinion that there is too close an intimacy between the government's finance and our commercial affairs, and appealed to your memory of our history in support of that proposition. It is a comfort and satisfaction to note that at the present moment the injurious effect of such intimacy appears to be at a minimum. The public treasury is strong, the public credit is high, and at the same time the situation of general finance, as represented by banking and commercial interests, is most satisfactory.

While British consols drawing 2¾ per cent per annum are quoted at 92, German Imperial 3 per cent bonds at 88½, Russian 4s at 102, and French 3s at 102, United States 2 per cent bonds are quoted at 107 and United States 4 per cent bonds of 1925 at 138.

It may throw some light upon this comparison so favorable to us if I particularize a little. On April 1, 1898, the interest-bearing public debt stood at $847,366,680. Deducting from this the cash then on hand in the treasury amounting to $226,166,944, leaves $621,199,755. Incidental to the war with Spain, bonds were issued to nearly two hundred millions, so that on November 1, 1899, the interest-bearing debt had risen to $1,036,049,020, or deducting cash

in the treasury amounting to $289,391,540, the debt, less cash, stood at $756,657,480, an increase of $135,457,744 between April 1, 1898, and November 1, 1899.

On August 1, 1901, the interest-bearing debt stood at $985,476,060; less cash in the treasury, $327,368,877; making debt, less cash, $658,107,183, a reduction of $98,550,297; or having now no regard for the increased cash in the treasury, we find that the face amount of the interest-bearing debt, which stood on November 1, 1899, at $1,046,049,020, stands August 1, 1901, at $985,476,000, a reduction of $60,572,960.

But this is only a partial statement. Concurrently with this reduction of the face of the debt, there has been a reduction almost equally great in the amount of interest which then burdened the future. Of the moneys coming into the treasury during the short period under review, $43,582,005 has been used to settle and discharge interest which would otherwise have been a charge upon the treasury during the next four to eight years. By the use of something more than forty-three millions, interest to the amount of $54,548,424, was settled—the difference of nearly eleven millions being a nominal profit to the treasury.

This operation was, as you all understand, incidental to the refunding of a portion of the public debt into the new 2 per cent bonds. To briefly summarize: Within two years the principal of the public debt has been reduced by the sum of $60,572,960; the interest has been anticipated and settled to the amount of $54,548,424—a total reduction of $115,121,384, while the annual cost for carrying the debt in the future has been reduced from $40,347,884 annually, where it stood on November 1, 1899, to $29,723,019—a net saving annually of $10,624,865. The cash in the treasury has been increased from $289,000,000 on November 1, 1899, to $327,000,000 on August 1, 1901—a gain of $38,000,000. On November 1, 1899, of the money in the treasury $100,000,000 in gold was regarded as a traditional reserve for the redemption of the legal tender notes. On March 14, 1900, by solemn statute, $150,000,000 was specifically pledged to this purpose and abundant power placed in the hands of the secretary of the treasury to restore the amount should it become impaired.

The Financial and Commercial Future of the Pacific Coast, by P. C. Kauffman, cashier Fidelity Trust Company, Tacoma, Wash.—

The twentieth century opens for the United States with its industrial machinery adjusted to the production of wealth on a scale of unprecedented magnitude. The nations of Europe and the world at large are constantly becoming more and more dependent upon us, not only for raw material, but also for manufactured products; and it may be confidently asserted that because of our central position between the Atlantic and Pacific seaboards, because of our excellent transportation facilities, our varied and inexhaustible resources, and the steadily increasing dependence of the world upon us for the necessities and even many of the luxuries of life, the United States is destined to become the greatest commercial power of the commercial age, the twentieth century.

To obtain this pre-eminence, the United States must enter this field of commercial activity through her Pacific coast.

With Hawaii the key to the commerce of the Pacific, and the Philippines the gateway to the Orient, both in our hands, fate or a kind Providence has given us two most important and valuable aids for the attainment of this glorious goal.

The question of the wisdom of the policy of expansion has been settled forever; it is no longer even a debatable one. Our flag has been raised in the Philippines, and, thank God, it is there to stay. Under its benign influence will come all the blessings of a civilized free government, the enlightenment of education, the establishment of equal rights for man and woman, the development of the latent riches of these islands, and the expansion of a Christian civilization that ever follows the flag of the Anglo-Saxon race.

Christianity and Christian teaching are just as real factors in the mental and moral equipment of the highest civilization as any of the philosophical or scientific processes that have gone to build up the general result. It takes, then, no prophet to state that if the people of the United States will but awaken to a full realization of the grandeur of their destiny and the greatness of their opportunities, they will settle down to a de-

velopment of the commerce of the Orient that will ere many years re-establish our merchant marine, cover the Pacific with our white-winged birds of commerce, establish on the Pacific coast commercial emporiums that will rival any in the world, and pour into our treasuries the riches of Golconda.

It would indeed be a work of supererogation on my part to attempt to demonstrate to you the importance of the part the banker must play in this great commercial expansion.

If transportation facilities constitute the one leg with which commerce strides from nation to nation, banking facilities constitute the other, without which commerce would be lame and halting indeed. That the assured development of our oriental commerce will see a most remarkable enlargement of the banks and banking facilities of the Pacific coast is a self-evident proposition.

I wish, however, to take advantage of this opportunity to state again what I have frequently urged in other places. It seems to me that the most important step that should be taken by congress, to enable the United States to attain all the advantages arising out of a constantly expanding commerce, is to enact the necessary legislation authorizing the establishment of international banks, with headquarters in New York and branches in all the leading commercial cities of the globe. Such a bill has been pending in congress for years, but owing to the fact that many congressmen think that any measure tending to extend banking facilities is legislation in favor of a privileged class, it still slumbers in the committee to which it was referred. It would seem as if such a measure should be especially deserving of the support of congressmen and senators of the Atlantic and Pacific seaboard states, when the volume of our trade with the South American states and the Orient is considered, for its passage will at once signify that we intend no longer to be dependent upon European banks for our international monetary transactions.

The Medium of Exchange and the Banking Function, by A. B. Stickney, president Chicago Great Western Railway Company—

Would that I had the ability to arouse the American people to the importance of a banking system! In panic after panic they have suffered, but their minds seem to be possessed with the fatalism of the Turk—"it is the will of Allah!" But I say it is not the will of God which produces panics. History abundantly proves that such panics as occurred in this country in 1837, 1857, 1873 and 1893 are preventable by a known system of banking.

This system of banking originated in Scotland, separated by only an imaginary line from the then independent and isolated banks of England. The superiority of the system was demonstrated through commercial crisis after crisis, in all of which the Scotch banks remained solvent and continued the exercise of the banking function, while the independent banks of England suspended the banking function and fell like rows of bricks.

In 1825 a parliamentary commission developed the fact that in the panic of 1793 upwards of a hundred English country banks had failed. In seven years, 1810 to 1817, six hundred failed, and in the panic of 1825, up to the date of the inquiry, twenty-six failures had taken place. The banks which failed paid but a small percentage of their indebtedness. Before the same commission, Mr. Gilchrist, a manager of one of the Scotch banks, testified that within his recollection only one Scotch bank had failed, and it immediately paid fourteen shillings on the pound, and ultimately paid all its liabilities.

The superiority of the system having been thus proven, by a gradual process of amalgamation of independent banks, the system was introduced into England, and the superiority of the system over the want of a system in the United States has since been demonstrated.

In the great panic of 1837-1838 more than a thousand banks, practically all the banks in the United States failed. In England and Scotland not a bank failed. In 1856 nearly every bank in the United States closed its doors and went out of business, and but few of them ever resumed. There was a great commercial crisis in Great Britain, but not a bank in England or Scotland failed. Again in 1873 a great many banks in the United States failed, but there were no bank failures in Great Britain, except the City of Glasgow Bank, which had been practicing fraudulent methods for years.

In the panics of 1890-1893, which are now fresh in the memory, when bank after bank failed in the United States and all the banks in New York City suspended payments and only certified their customers' checks, there was not a bank failure in Great Britain. And more, there was not a day when any bank in Great Britain refused to extend its usual credits without unusual restrictions, except for about a week in 1890, at the time of the Barrings' failure; they put the brake on to the extent of raising the rate of interest to 6 per cent.

This system has been adopted by the countries of continental Europe. The United States is the only nation in the world of commercial importance which has not adopted it. It is a remarkable fact that during the last panic, while the commercial crisis was universal, there were no bank panics except in the United States. In no other country was the commercial crisis continued so long, and in no other country did the people distrust the solvency of their banks, and in no other country were there bank failures.

But it may be objected that the situation is different in a vast area of sparsely settled country like the United States. In reply I will say that along our northern boundary stretches a country from ocean to ocean much more sparsely settled than the United States. Canada possesses a system of banks. In Canada the same commercial conditions existed during the last panic as in the United States, but only two unimportant banks of the isolated and independent order went into liquidation, and not one of their systems of banks excited suspicion as to its solvency, and at no time during the panic did any of them suspend the banking function of swapping credits with customers.

In 1893, 1894 and 1895, when the great banks of New York City dared not extend their credits a cent, the Canadian banks advanced millions to move the wheat crops of my own state of Minnesota and the state of Dakota. Little Canada, with scarcely five millions of people, occupying the stingy fringe of perpetual ice, with meager agricultural resources, few mines and only rich in her forests of timber, was able to loan the credits to move the abundant harvests of Minnesota and Dakota, solely by reason of her system of banking.

A banking system for a great nation like the United States requires a central bank, with a head in the chief commercial city with branches in each of the commercial centers, which shall constitute the head and the backbone of the system. This central bank should be the bank of the banks and the bank of the government. The sub-treasuries should be abolished. The central bank should hold the gold reserve of all the banks and of the nation. The reserves of the other banks should consist of credits on the ledger of the central bank. Subsystems should be formed, consisting of heads in important commercial centers, with branches scattered over the country, thus carrying the facilities of great, strong, solvent banks to every hamlet and cross-road in the country.

The only legislation required is the repeal of the subtreasury laws, and of the provisions of the present national bank law which in any manner restrict the business of swapping credits, and which prevent banks from conducting the banking function in more than one locality. It would not be necessary, or, indeed, desirable, to grant the central bank a special charter, with or without special privileges. The banking business is a part of commerce, and commerce is an individual, not a governmental, function. The commercial bank is a co-worker with the merchant, and in the conduct of its legitimate business of swapping credits should be as free as the merchant. Grant the banking business this freedom and the system, including the central bank, will form itself along the lines of the economic laws to which alone commerce by right owes allegience.

Such a system, history conclusively proves, has the capacity to continue exercising the banking function, and thereby sustaining normal values, during the fiercest commercial crises. A system having such a capacity, in connection with the genius for trade possessed by the people of the United States, and the wealth of its natural resources, may make New York, instead of London, the chief exchange city of the world, and the United States, instead of England, the creditor nation of the world—without it, never.

Address by James H. Eckels, president of the Commercial National Bank of Chicago—

I would like much to see the legal ten-

der issues of the government not only imprisoned but canceled and retired, because until they are canceled and retired and removed permanently from the monetary system of the country there is always a possibility of their reissue in a form that will be dangerous to the financial and monetary interests of the country.

I would like to see not only that done, but I would like to see the complete abolishment of the subtreasury system of the United States. There never was any excuse for the establishment of that system, except a bare political necessity, and there is no possible reason now why it should be continued. It stands as a menace to the trade and commerce of the people of the United States, because each day it takes out of the channels of trade and commerce much money of the country which could be used legitimately for the purposes of that trade and commerce and locks it up there to lie in wasteful idleness, a menace to the stability of business and a source of recurring danger to the financial interest of all the people.

So I believe the legal tender ought to be canceled and I believe the subtreasury system ought to be abolished. I would go a step farther than the secretary of the treasury in dealing with the surplus revenue of the government of the United States. I agree with him perfectly that the revenues of the government constitute a surplus over and above a working capital. If the government needs any working capital at all it ought to be with the banks, to daily go through the channels of trade and commerce and be an aid instead of a detriment to the proper conduct of business.

But I would go still further. I would see to it that the surplus of the government be restricted to the very smallest point possible, instead of taking unnecessary revenues from the people to swell that surplus. I would leave those revenues with the people uncollected. I would restrict the revenues of the government to a bare point where the credit of the government at all times could be properly maintained, and the rate of taxation reduced to the very smallest point possible.

There never was a time when economic questions of great interest could so well be discussed as at present. There never was a time in the history of the country when there was such great prosperity, so far reaching in its character and so stable in its make-up. There never was a time when the credit of the country stood higher, or the credit of the individual at home and abroad was greater. We have entered not only into the politics of the world, but we have entered into the world's great financial and monetary operations. We have for our manufactures the markets of the world, and where once American enterprise has gathered to itself a market American genius always retains it. We have entered upon the world's financial operations, and this country, rapidly passing from a desert nation, sees the nations of the old world seeking her and asking that we, a people not long since in dire distress, aid them in undertakings upon which they have entered. We have, in addition, an administration that commands the confidence of our people and the admiration of the world. With an administration strong in the affections of the people, wise in the policy it adopts, conservative in its utterances upon public questions and careful in its acts, there is no reason why we might not well, within the period of the immediate life of that administration, discuss with care and conservatism and frankness, every public question, for in such discussion, always having in mind to do the right thing, must rest the stability of our government and the preservation of the rights of our people. Abolish the subtreasury, keep the revenues of the government to the lowest point consistent with credit and the maintenance of the dignity of the country, make the banks the means of carrying on the fiscal operations of the government; carry with them the unnecessary revenues of the government, always maintaining the integrity of our monetary system, and there remains but a single thing to add to the advancement and the prosperity of the American man of commerce, of the man of labor, of the merchant, of the manufacturer and of the farmer, and that is in having engrafted onto the national system a note-issuing power, which, in and of itself, does not depend upon the deposit with the government of any bonds for the purpose of securing that circulation. The suggestion is not a new one. It was an

old thing before the national bank note of today was dreamed of or came into existence. It was so well thought of before that more than one conservative banker of this country hesitated a long while as to whether or no it was wise to adopt a note secured by a deposit of government bonds as against a note issued by the bank and secured only by the assets thereof. It is criticised by many as a note that might lead to danger and speculation and harm. But the man who so criticises it either does so because he has only a remembrance of what occurred in the days of wild-cat banking, in the days of small banking transactions, in the days when inter-communication was hard, and where the interests of the banker or the interests of the people could not be kept track of. It may be safely said that it is impossible to have an assets currency issued today which is not a safe currency. It may be further said that by proper restriction, by proper care, by the accumulation, if you please, for the present, of a safety fund, as suggested by one of these conventions, the note so issued, restrained by a proper tax, would never be issued in such amount as to cause undue speculation or to bring about harm to any interest. A note secured by the assets of a bank, composed as they are of commercial paper, having value back of them, certainly is as safe as a note secured by a bond of the United States founded for its value upon the property which the people possess.

The Business in Foreign Countries Analagous to the Trust Companies in the United States, by Charles F. Phillips, President of the Corporation Trust of Delaware —

One of the most conspicuous functions of our trust companies, apart from such as are technically fiduciary, is to gather together, whether through interest bearing accounts, certificates of deposit debentures or otherwise, the long time funds of the community, and those which are not regularly needed in the quick turn over of daily commerce, and to lend them on the pledge of securities, on mortgage or in some equally safe manner, to those who require cash for legitimate speculation, or who, in construcion or development, or with a view to family settlements, must expend an amount of money which cannot be prudently withdrawn from business operations or obtained, without inconvenience or disadvantage, from the outright sale of real propery or of special investments. This function is most certainly a most useful one, and in the performance of it an immense volume of funds is wisely and beneficently employed; but whether the trust company discharging it be a small one, with two or three millions at its service, or a large one, commanding fifty or a hundred millions, or even more, the policy pursued is, with slight exceptions, always the same. Money is taken and lent in blocks of thousands; and the larger the blocks, consistently with the circumstances of the case and the prudent conduct of affairs, the more completely the management is satisfied. Depositors and borrowers who deal in petty sums are respectfully referred to the savings banks and the building societies, admirable institutions in their way, but frequently cumbersome, and, in the scientific sense, always far from economical. But this is not the case in France, and there, as the result of a more direct and democratic policy, the corporations most analogous to our trust companies, such as the Societe Generale, the Credit Lyonnais and the Credit Foncier, have obtained proportions so large as to make even the most prosperous of our trust companies, and of our banks as well, seem very small indeed.

Let us examine for a moment the methods of the Credit Foncier, an institution eminently typical, which, alike in good times or bad, can easily furnish a hundred million of dollars, at substantially a moment's notice, to any enterprise or series of enterprises deserving it, and whose mortgage loans amount to probably not less than five or six hundred millions of dollars, scattered all over France, in sums varying from a few hundred to several millions of francs. This institution has, of course, a very large capital, but one wholly inadequate to its immense operations. It has, however, so thoroughly proven its devotion to the common good by aiding the community in detail and the public as a body, and by offering, year in and year out, to even the humblest dealer the most favorable rate for his little deposit and the readiest succor in his small wants, that, when it needs money, as it often does, it can obtain it in unlimited supply by the mere issue of its long time

debentures on no other security than its own reputation, and thus stand prepared to advance the funds which build up enterprises that must be slowly developed, like railroads and great industrial establishments, or to respond to the never ceasing demands of the great army of workers whose systematic industry and thrift, thus supplied with capital, has made France, in a broad sense, and in proportion to its population, the richest country in the world, in spite of wars, a vast standing army, heavy taxes, and occasional commercial catastrophies like that of the Panama Canal.

The securities which come to this institution in virtue of its co-operation in the upbuilding of prosperity, and which are, no matter what may be the prevailing conditions, scrutinized by it as carefully as the collateral of a call loan would be scrutinized by us in critical times, it sells at a slight profit to the great public, who, relying on its moral guarantee, not only buys, in a single day, the whole of each issue, but, in the majority of cases, tenders impatiently from five to twenty times to the amount of the emission. Whoever, during a visit to Paris, has chanced to enter the Rue des Capucines, on an offering day of the Credit Foncier, will recall very vividly the impression made upon him by an orderly crowd of ten or fifteen thousand men and women of almost every class and condition, calmly waiting, hour after hour, in the hope of getting a small allottment of the day's securities, either for themselves or those who depend upon them, and confiding in the institution which they know so well for that wise forethought and positive protection which widows and minors and cestuis que trust, would here have a right to demand from the fiduciary corporations which are governed by ourselves and our associates. When there is question of borrowing instead of buying, the humblest city householder, or the remotest farmer owning a few hectares of land, is well aware that the highly perfected system of this wonderful institution will promptly secure for him the few thousand, or it may be only the few hundred, francs he needs, and upon terms as good as can be got by the great proprietor who wishes to mortgage for millions of francs his vast factory, his luxurious hotel, or the wide demense of his chateau. He probably does not know what a trust company means, but he knows perfectly well, in his own way, what a trust company is, for his knowledge is drawn from personal experience, and, though the trust which operates in his favor is not a legal one, but is voluntarily assumed and administered without direct authorization, he sees that it gives to him the best of securities as an investment for his savings, the highest price when he wishes to convert his holdings into cash, a constant market for whatever he must sell, a borrowing capacity which, in the measure of his wants, is as good and as certain as that of the richest banker, and, above all, that assurance of fair treatment and watchful interest which permits him to get not only what he wants and when and where he wants it, but to discharge his obligations quickly or slowly as he may wish, and either in a single sum or by that kindly process of amortization through which the principal of a debt is paid whilst one seems to be paying only the interest.

Report of Secretary Branch—

The membership and resources of the association have increased as follows:

September 1, 1900—	
Paid membership	4,391
Annual dues	$59,700
October 10, 1901—	
Paid membership	5,504
Annual dues	$60,850

In the past year 200 members were lost through failure, liquidation and withdrawal from the association, reducing the membership to 4,191; 1,313 members have joined since September 1, 1900, a net gain over last year's total membership of 1,113. The roll now embraces 5,504 members, whose capital, surplus and undivided profits aggregate $1,718,727,441
Combined deposits 6,288,955,200

Total $8,007,682,641

This is $1,426,823,447 more than the same assets of last year's members. These figures do not include the capital and deposits of 551 members, who are private bankers and make no statements. The annual income of the association has increased $1,150, although the reduction of dues at last convention amounted to $6,975.

Officers of the Association—

Officers of the American Bankers' Association for the coming year were chosen as follows:

President, Myron T. Herrick of Cleveland; vice-president, Caldwell Hardy of Norfolk, Va.; chairman of executive council, Frank G. Bigelow of Milwaukee; treasurer, George M. Reynolds of Chicago; secretary, James R. Branch of New York; assistant secretary, William G. Fitzwilson of New York. Members of the executive council for three years—W. G. Mather, Cleveland, Ohio; E. G. F. Swinney, Kansas City, Mo.; J. M. Donald, New York City; F. H. Fries, Winston, N. C.; P. C. Kauffman, Tacoma, Wash.; John J. Hamilton, Jr., Hoopeston, Ill.; J. J. Sullivan, Cleveland, Ohio; Ralph Van Vechten, Cedar Rapids, Iowa; J. R. McAllister, Philadelphia; F. G. Bigelow, Milwaukee.

Officers of the trust section were selected as follows:

Chairman, John S. Williams, Richmond, Va.; vice-chairman, John F. Borne, New York City. Members of executive committee for three years—E. A. Potter, Chicago; Louis L. Stanton, New York, and F. J. Wade, St. Louis.

TENNESSEE ASSOCIATION OFFICERS.

The Tennessee Bankers' Association at its annual convention at Nashville elected the following officers: M. S. Buckingham of Memphis, president; Joseph H. Thompson of Nashville, vice-president; D. W. Shofner, Mt. Pleasant, second vice-president; C. J. Taylor, third vice-president; W. A. Sadd, Chattanooga, secretary; T. J. Garrett, South Pittsburg, treasurer; J. T. Howell, Nashville, R. L. Goolsby, Greenfield, and C. W. Shult, Memphis, executive council.

At the regular session of the association papers were presented on "The Legal Duties of Bank Presidents and Cashiers as Distinguished from Each Other," by J. T. Burnett, Tiptonville; "Local Cooperation of Banks," A. S. Williams, Nashville; "The Detection of Frauds in Bank Books," by A. P. Moxey of Washington; "The Effect of the Nonnegotiable Clause in the Bills of Lading," by Percy D. Maddin, Nashville, and "Legality of Married Women's Contracts," by G. N. Tillman, Nashville.

KENTUCKY BANKERS MEET.

George T. Thompson of Paducah was re-elected president of the Kentucky Bankers' Association at its recent annual convention at Mammoth Cave. Isham Bridges and E. W. Hays of Louisville, respectively secretary and treasurer were also re-elected. The vice-presidents selected are as follows:

First district, H. S. Hale of Mayfield; second district, S. K. Snead of Henderson; third district, H. C. Trigg of Glasgow; fourth district, J. M. Knott of Lebanon; fifth district, E. C. Bohne of Louisville; sixth district, J. E. Bohannon of Falmouth; seventh district, A. S. Winston of Lexington; eighth district, J. C. Caldwell of Danville; ninth district, J. E. Barbour of Maysville; tenth district, J. G. Winn of Mt. Sterling; eleventh district, R. M. Jackson of London. The executive committee consists of H. V. Sanders of Louisville, G. A. Williams of Owensboro, and P. I. McClarty of Paris.

OHIO BANKERS' CONVENTION.

The Ohio Bankers' Convention which met in Cleveland, October 23d and 24th, endorsed a proposal for the establishment of a department of banks under a superintendent which shall have supervision of all state banks, savings banks and loan and trust companies. The following officers were electeed: President, E. R. Sharp, Columbus; vice-president, T. C. Knisley, Toledo; secretary, S. B. Rankin, South Charleston; treasurer, H. C. Herbig, Coshocton. Next year's convention will be held at Cincinnati.

POSITION WANTED—By married man (28) in a good country bank. Nine years' experience in the banking business; best of references given; will help organize and take stock in a new bank to secure cashiership. Address J. T. K., care of Rand-McNally Bankers' Monthly, Chicago, Ill.

WANTED—Interest and position in a well-located bank. Am thirty-five years of age, have had experience in country bank, and have been for several years with a Chicago trust company, acting as assistant treasurer. Best of references given. Address E. G. R., care of Bankers' Monthly, Chicago, Ill.

ILLINOIS BANKERS DISSENT.

The Illinois bankers in convention at Quincy failed signally to agree in an indorsement of the views set forth at the recent American Bankers' convention which are outlined elsewhere. George C. Harrington of Watseka, Ill., made the issue in the following statement in opening an extended discussion:

"Within the last few weeks there have come to us discussions and the expression of opinions which have in view the entire abolishment of our present banking system, it being pronounced so faulty as to need such. For that reason I feel that this matter should become paramount in all our discussions, for the changes advocated are so radical that it means everything for the future of our financial system."

Speaking of Mr. Stickney's central bank scheme he said:

"And when I consider the dangerous influence exerted by the old United States bank, a mere grain of sand in financial matters as compared with to-day, and how it held the lawmakers in its power and how its pernicious influences permeated the body politic as well as all business interests, I stand appalled at the thought of a government central bank of to-day, with its 4,000 to 5,000 branches, a combination represented by figures so great that its millions would dizzy the mind to contemplate."

Mr. Harrington paid his respects to the "asset currency" proposition as follows:

"Under asset currency the securities, consisting of thirty, sixty or ninety paper, would change in such periods. A government bond is a permanent security; customers' notes would not be. The keenest bank examiner could not keep track of discounts and would not know even that such paper was genuine. Asset currency would be banking upon your opinion of someone else's opinion of the value of paper sold you by commercial brokers. The security of asset circulation might be paper made at Minneapolis, Denver or Sioux City (of which many bankers sorrowfullly know), and to carry the point still further the security might be a chattel mortgage on a herd of Texas cattle. These long-horned securities, ruminating upon their prominence as bank assets, would hardly be considered as good as a government bond safely locked up in the treasury vaults at Washington.

"I do not for a moment believe, as Mr. Eckels declares, that 'a note secured by the assets of a bank composed of commercial paper is as safe as a note secured by a United States bond.' Of course, I realize that either note has no more intrinsic value than a piece of waste paper. I realize that the individual note of any member of this association for a reasonable amount has perhaps more tangible or easily reached property behind it than the government. You have the property that will produce the gold. The government has lighthouses, arms, forts, guns, warships, which have no cash value by sale, but the power of the government to levy taxes hardly has limit to its strength.

"The individual who makes commercial paper may die, his estate become insolvent and his backing of asset currency worthless, yet the government never dies nor assigns or pleads exemption. As long as the nation lives every dollar of our circulation—greenbacks, silver certificates and national bank notes—is ever safe."

A MAGAZINE'S FOREWORD.

Country Life in America for November goes to considerable length in outlining its purpose. The editor, L. H. Bailey, discusses the present widespread interest in outdoor subjects, and makes a significant statement of what this new and elaborate magazine will try to stand for.

"There is," concludes the editorial, "a growing interest in country life; this journal would be its representative. Its field is to extend and emphasize the interest in country life; to point the way to nature; to portray the beauty of the land that lies beneath the open sky; to lure to health and relaxation; to stay the congestion of the city; to raise the tone of American farming; to offer specific help and advice to the home-maker, the vacation-seeker, the gardener, the farmer, the nature-teacher, the naturalist; to take account of current rural events; to record progress, and to make note of the literature; to make the country the complement of the city; to sound some sweet and joyous note that shall relieve the tension of our strident lives."

SITUATION WANTED—By man as cashier in bank or mercantile house. Thoroughly acquainted with the banking system in all its branches. References A1. Age 26. Address G. A. B., care Rand-McNally, BANKERS' MONTHLY, Chicago.

INFORMATION FOR BOND BUYERS.

ABERDEEN, S. D.—The citizens will soon vote on issuing $65,000 of bonds for the erection of a new courthouse.

ADRIAN, MICH.—The finance committee has decided to sell $50,000 paving and sewer bonds authorized by vote July 1st.

ALEXANDRIA, IND.—The city council has authorized a loan of $4,000 to pay for new water main extensions.

ALLENHURST, N. J.—Bonds to the amount of $22,000 for fire protection will shortly be issued.

ALFRED, N. Y.—An election has resulted in favor of $15,000 water bonds.

ALPINE, TEX.—The State authorities have approved of $14,480 refunding bonds of Brewster county.

ALTON, ILL.—The voters of Alton have been asked to vote in favor of the proposition to issue $50,000 in bonds to erect the new high school building.

ARCOLA, ILL.—An ordinance has been passed by the city council authorizing the issuance of $3,000 in bonds to meet current expenses.

ATLANTA, GA.—Proposals will be received until December 3rd for the purchase of $418,000 30-year 3½ per cent city bonds.

ATLANTIC CITY, N. J.—An ordinance has been passed authorizing the issue of $135,000 bonds for street paving.

AUBURN, IOWA.—The citizens will vote on the question of issuing $5,500 school bonds.

BALLSTON SPA, N. Y.—The village of Ballston Spa will sell water bonds amounting to $7,500.

BARABOO, WIS.—At the November election the question of issuing $100,000 court houses bonds will be decided.

BAY CITY, MICH.—The proposition to issue bonds for the extension of water mains will be submitted to a vote of the people.

BEAUMONT, TEX.—An issue of $150,000 sewer bonds will soon be offered on the market.

BEMIDJI, MINN.—This place has voted to bond for $12,000 to fund its school indebtedness.

BISMARCK, N. D.—An ordinance has been introduced into the city council providing for the issue of $48,000 refunding bonds.

BOONEVILLE, N. Y.—The proposition of bonding the village for electric light will be voted on.

BOSTON, MASS.——The mayor has signed orders called for $499,550.25 bonds for widening streets.

CALDWELL, OHIO—Bids will be received at the office of the mayor for the purchase of ten bonds.

CARLISLE, KY.—An election is to be held to decide the question of issuing $5,000 in bonds for the purpose of purchasing fire engines.

CAMBRIDGE, MASS.—The council has passed favorably on $100,000 bridge bonds.

CAMBRIDGE, MINN.—Proposals will be received for the purchase of $11,500 waterworks bonds, payable in twenty years after March 1, 1902, with interest at 5 per cent.

CARUTHERSVILLE, MO.—The proposition to bond the city in the sum of $26,000 for a system of waterworks carried.

CEYLON, MINN.—The school board has voted to issue $3,000 bonds for a school house.

CHAMBERLAIN, S. D.—The board of county commissioners of Roberts county have submitted a proposition to bond the county for $40,000 for a courthouse, and $10,000 for a poor farm.

CHATTANOOGA, TENN.—The Hamilton county court has authorized the issue of $100,000 5 per cent twenty-year bonds.

CHEHALIS, WASH.—Lewis county commissioners have announced that they will receive bids for the refunding of the $100,000 bond issue.

CHELSEA, MASS.—An issue of $178,000 school bonds will soon be offered.

CHESTER, ILL.—The citizens vote on issuing $6,000 in bonds to pay outstanding debts.

CHILDRESS, TEX.—The State authorities have approved of an issue of $8,000 in school bonds of the district of Childress.

CHISHOLM, MINN.—Bids will be received until November 24th for the purchase of $8,000 6 per cent 10-year waterworks bonds.

CLINTON, ILL.—A special election is to be held to vote on issuing $10,000 in bonds for a new school building.

COLUMBUS, OHIO—It is proposed to refund $180,000 of the $400,000 water bonds which fall due December 1st at 3½ per cent.

CROWLEY, LA.—An issue of $75,000 Arcadia Parish Market bonds will soon be placed on the market.

DALLAS, TEX.—On January 1st, 1902, the city of Dallas will have maturing $87.000 6 per cent water works bonds. The city auditor has the matter in charge.

DEFIANCE, OHIO—The city council will consider an ordinance providing for an election on the question of issuing bonds for the erection of a gas plant.

DELRAY, MICH.—An election will be held to vote on the issue of $56,000 worth of bonds for sewers.

DICKSON, TENN.—The city has voted the issuance of $35,000 of bonds for waterworks and electric lights.

DULUTH, MINN.—The proposition to issue $50,000 worth of bonds to reimburse the construction fund of the water and light department will be voted on at the spring election.

DUNKIRK, N. Y.—The common council has approved of bonds to pay for the permanent improvements on Lincoln avenue, East Third and Lion streets.

ELDORADO SPRINGS, MO.—The city will issue $15,000 of bonds for sewerage and waterworks.

ELMA, IOWA—An election will be held to issue bonds for construction of waterworks.

ELMHURST, CAL.—The school trustees of Lockwood district have called an election when the question of bonding the district will be submitted. It is proposed to raise bonds to the amount of $15,000 payable annually at 5 per cent.

ELWOOD, KAN.—The proposition to issue school bonds will soon be decided.

EUREKA, CAL.—The citizens of this place will vote on the question of issuing $235,000 4½ per cent bonds for sewer, water and school purposes.

EVERETT, WASH.—The Shohonusk county board has under advisement the refunding of $115,000 outstanding bonds now bearing 6 per cent interest.

FAIRMONT, W. VA.—This place will vote on a proposition to bond the town to pay off the indebtedness under which it is laboring and to make improvements along various lines.

FAYETTE, MISS.—The board of mayor and aldermen of Fayette are advertising for the sale of municipal bonds.

FOND DU LAC, WIS.—An ordinance has been published for the issuance of $40,000 in bonds for building an intercepting sewer.

FOREST, TENN.—The citizens of this place have voted to issue bonds for a waterworks system.

FORT WAYNE, IND.—This place asks for bids for $125,000 3½ per cent building bonds.

FREMONT, OHIO—Bids will soon be received for the purchase of $16,050 refunding bonds.

FRESNO, CAL.—The board of directors of Alta irrigation district has ordered an election to be held to vote on refunding bonds to the amount of $500,000.

GADSDEN, ALA.—The question of issuing bonds for a municipal water plant is under consideration.

GALESBURG, ILL.—City Clerk Truedson has issued the bonds for the paving of Losey and Bateman streets. They bear 4 per cent and run for five years. The total amount of the issue is $9,900.

GALION, OHIO—The citizens will vote on the question of issuing $50,000 in bonds for a sewerage disposal plant.

GILLETT, WIS.—The citizens will vote on issuing 20-year waterworks bonds.

GLADWIN, MICH.—The proposition to bond Gladwin for $8,000 to build sewers was carried.

GLOUCESTER, MASS.—Both branches of the city council have adopted a resolution authorizing the issue of 3½ per cent 1-30-year serial coupon bonds to the amount of $78,000.

GOLDSBORO, N. C.—The city will vote on the issuance of $15,000 of bonds for a city hall and market.

GRAND MEADOW, MINN.—The waterworks bonds of this place have been issued.

GRANITE CITY, ILL.—A special election is to be held to vote on a proposition to issue $14,000 bonds with which to pay off the indebtedness of the city.

HART, MICH.—The Oceana county board has voted in favor of building a $15,000 jail and issuing bonds.

HELENA, MONT.—Sealed proposals will be received until December 3rd for the purchase of $250,000 refunding bonds at 4½ per cent.

HIGH POINT, N. C.—This place will vote on an issue of $50,000 bonds for waterworks and sewerage.

HUBBARD, OHIO—This place will vote on an issue of $8,000 bonds for rebuilding the electric light plant.

HUDSON, WIS.—Bonds in the sum of $5,000 will be issued by the school board.

HUTCHINSON, KAN.—The citizens are agitating the question of issuing bonds for electric light and water plants.

HYDE PARK, OHIO—The citizens of this place will vote in December on the question of issuing $3,500 fire apparatus bonds.

JACKSONVILLE, FLA.—Bids will be received for the purchase of $400,000 in bonds authorized August 27th.

JAMESTOWN, N. D.—The city council will refund $4,000 worth of bonds.

JANESVILLE, WIS—The city of Janesville is offering $65,000 in bonds in denomination of $500 each, drawing 4 per cent interest.

JEFFERSON, WIS.—At an election this month the question of issuing $40,000 3½ per cent bonds will be decided.

KNOXVILLE, TENN.—Davidson county will issue bonds to purchase toll roads.

LA MOURSE, N. D.—The city council will shortly call an election to vote on the issue of bonds for not less than $2,000 for fire protection.

LA TROBE, PA.—It has been decided to issue $25,000 in 4½ per cent 30-year bonds for the purpose of taking up the floating debt.

LE MARS, IOWA—The finance committee of this place has been directed to negotiate a sale of $4,000 sewer bonds.

LEMOORE, CAL.—This place has voted $22,000 in bonds for the construction of electric light and waterworks plants.

LIBERTY, N. Y.—The citizens of this place have voted to issue $10,000 more sewer bonds.

LORAIN, OHIO—Sealed proposals will be received for the purchase of $31,000 4 per cent 2 to 12-year street improvement bonds.

LOUDONVILLE, OHIO—The special election authorized by the city council to bond the town for $2,500 for establishing a system of waterworks carried by a large majority.

M'KEESPORT, PA.—The question of issuing $150,000 refunding bonds will be decided the first of the year.

MADISON, NEB.—Sealed proposals will be received December 1st for the purchase of $5,500 water works bonds.

MANSFIELD, LA.—The city has voted $13,500 bonds for electric light plant and water works.

MARLIN, TEX.—This place has voted an issue of bonds for a new school building and for waterworks.

MARTINS FERRY, OHIO—The electors of Martins Ferry will vote on a proposition to issue $8,000 in bonds to enlarge and improve the electric light plant.

MARTINSVILLE, W. VA.—Bids will be received for $5,500 6 per cent 34-year improvement bonds.

MASON CITY, IOWA—The council has decided to issue $19,500 improvement bonds.

MERIDIAN, MISS.—Lauderdale county will issue $30,000 of bonds for the erection of a new jail.

MEXICO, MO.—The city council has decided to submit to the people of Mexico a proposition to bond the city for $35,000 for the purpose of buying its own electric light plant. The bonds are to run 20 years at 4 per cent.

MIDDLETOWN, CONN.—Mayor Burr has called a special meeting of the common council for the purpose of taking action on $53,000 sewer bonds that become due December 1st.

MILWAUKEE, WIS.—An ordinance will be introduced at the meeting of the council authorizing the issue of $300,000 worth of street improvement bonds.

MONROE, IOWA—The citizens of this place have voted to issue bonds for the purpose of putting in a gas plant.

MOUNT VERNON, N. Y.—Bids will be received by the city clerk for the purchase of $40,000 3½ per cent sewer bonds, interest payable semi-annually.

MUSKEGON HEIGHTS, MICH.—The citizens will vote on the issuance of $35,000 for the establishment of waterworks.

NAMPA, IDAHO—Bonds will be sold in sum of $9,000 for the purpose of putting in a system of waterworks for the city. These bonds are issued in denominations of $4,000 and bear interest at the rate of 5 per cent per annum, payable semi-annually.

NASHVILLE, TENN.—Sealed proposals are to be received until November 25th for the purchase of $250,000 Davidson county bonds. The bonds will be sold for cash at not less than par value.

NEWBERN, N. C.—An election has been called to vote December 3rd on issuing $15,000 bonds for an electric light plant.

NEWBURG, N. Y.—It will be decided at an election this month whether or not to issue $470,000 improvement bonds.

NEWTON, MASS.—An order has passed the council providing for an issue of $125,000 bonds for the erection of a new police station.

NIAGARA FALLS, N. Y.—New bonds will be called for the $115,000 issue of sewer bonds.

OCEAN CITY, N. J.—The council has negotiated a loan of $6,000 which will be used for street improvements.

OGLETHORPE, GA.—This place has voted to issue bonds.

OLIVIA, MINN.—Proposals will be received for the purchase of $20,000 1 to 10-year 5½ per cent village bonds.

OSCEOLA, IOWA—It was recently voted to issue bonds for the erection of a waterworks plant.

PALESTINE, TEX.—Paving bonds will soon be offered for sale.

PEKIN, ILL.—Bonds are to be issued for street improvement.

PEORIA, ILL.—The town clerk will receive bids for the refunding of $50,000 bonds and for $66,000 township bonds.

PETOSKEY, MICH.—The citizens of this place have voted to issue $5,000 in bonds for parks.

PITTSBURG, KAN.—McCune district has voted to issue $2,500 bonds for a school.

PONCA CITY, O. T.—The citizens will vote on issuing bonds for the establishment of a high school.

PRIMGHAR, IOWA.—The citizens of this place have voted bonds to install water and gas plants.

QUORIAH, TEX.—An issue of $53,000 in refunding bonds of Hardeman county has been approved.

RHINELANDER, WIS.—Bonds in the sum of $6,000 will be issued for the purpose of building the Davenport bridge.

RICHMOND, CAL.—It has been decided to issue $8,000 sewer bonds.

ROCHESTER, MINN.—The clerk has been instructed to advertise for bids for sale of electric light bonds to the amount of $25,000.

RUSSELL, KAN.—The State auditor has registered an issue of $13,000 refunding bonds for school district No. 5.

ST. JOSEPH, MICH.—An ordinance has been passed providing for the funds with which to build the big viaduct on Michigan avenue.

SAG HARBOR, N. Y.—The question of issuing sewer bonds is being considered by the citizens of this place.

SALINEVILLE, OHIO—An election has been held to vote on an issue of $3,000 bonds to extend the waterworks system.

SALISBURY, MO.—The city will issue $16,000 bonds for waterworks.

SAN LUIS, COLO.—The citizens of this place will vote on the question of issuing $26,000 Cortella county refunding bonds.

SEALY, TEX.—This place has voted to issue bonds for a new school.

SENECA FALLS, N. Y.—The special election held at this place to bond the village for $11,000 carried for the issue.

SHARPSBURG, PA.—Water and light bonds amounting to $30,000 are offered for sale.

SIOUX FALLS, S. D.—This city contemplates an issue of $210,000 waterworks bonds.

SPARTANBURG, S. C.—The county board of commissioners of Spartanburg county will receive bids until December 3rd for $50,000 20-year 4 per cent coupon bonds.

SPRINGFIELD, COLO.—The proposition of issuing $29,500 Baca county refunding bonds will be submitted at the election this month.

SPRINGFIELD, OHIO—Proposals will be received until November 19th for the purchase of $3,039 6 per cent 1 to 10-year street improvement bonds.

SUSQUEHANNA, PA.—Susquehanna borough will vote on a proposition to increase the bonded indebtedness of the town by $10,000 in order to erect a central fire station.

TAMPA, FLA.—The proposition to issue $400,000 Hillsboro county gravel road bonds carried.

TEMPE, ARIZ.—The taxpayers of this place have voted an issuance of bonds to the amount of $30,000 for the erection of a system of waterworks

TERRY, MISS.—The proposition to issue $10,000 20-year waterworks bonds carried.

TIPTON, IND.—Sealed bids will be received until December 3d for the sale of bonds of Tipton county issued upon account of construction of gravel roads, amounting to $4,800, payable in 2, 3, 4, 5, 6 and 7 years, with interest at 5 per cent.

TOLEDO, OHIO—The ordinance for the issue of $100,000 bonds for the fire department has been approved.

TWO RIVERS, WIS.—An election will be held to vote on issuing $20,000 bonds for the purchase of the electric light and waterworks plants.

UNION, N. Y.—Bonds in the sum of $15,000 have been voted for the erection of a new school building

VALLEY SPRINGS, S. D.—This place will issue bonds for $6,000 for establishment of a waterworks plant.

VERSAILLES, OHIO—The citizens of this place have voted to issue improvement bonds.

WACO, TEX.—A temporary injunction has been served on the officials of Waco, Tex., preventing the sale of $175,000 bonds for the purchase of a water plant.

WAGONER, FLA.—This place recently voted to issue $100,000 bonds for waterworks.

WELLINGTON, KAN.—The citzens of this place will vote on the question of issuing $15,000 electric light bonds.

WELLSVILLE, OHIO—The question of issuing $60,000 water bonds will be decided by the citizens.

WEST BAY CITY, MICH.—This place has voted to issue $25,000 water bonds.

WHATCOM, WASH.—The council of Whatcom has instructed the city attorney to prepare an ordinance calling a special election to vote 6 per cent bonds in the sum of $70,000 for the purpose of putting in water mains.

WHEELING, W. VA.—The refunding committee of the city council will ask the council to pass an ordinance providing for refunding a city debt of $412,000.

WHITEWRIGHT, TEX.—Waterworks bonds in the sum of $6,500 have been authorized by the attorney general.

WILKINSBURG, PA.—Proposals will be received for $60,000 street improvement bonds with interest at 3½ per cent per annum payable semi-annually.

WINSTON, ILL.—The question of issuing school bonds will be decided by vote.

YORK, PA.—The city will offer an issue of $65,000 3½ per cent 20-30-year highway improvement bonds

YOUNGSTOWN, O.—The council proposes to submit to a vote of the people the proposition to issue $150,000 in bonds for a city building.

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Imperial PURE FINE PARA RUBBER BANDS . . . .
ARE ALWAYS PACKED IN GREEN BOXES BEARING THE TRADE-MARK AND OUR CORPORATE NAME IN WHITE LETTERS, AND EACH AND EVERY BOX CONTAINS OUR GUARANTEE SLIP.
THE GOODYEAR TIRE & RUBBER CO.
AKRON, OHIO.

NOTES OF INTEREST TO BANKERS.

RULING ON COLLATERAL.

The full text of the ruling of the Commissioner of Internal Revenue in the matter of the tax on collateral notes, which ruling caused much comment in Stock Exchange and banking circles is as follows:

TREASURY DEPARTMENT,
OFFICE OF COMMISSIONER OF
INTERNAL REVENUE,
Washington, D. C., October 4, 1901.

Sir: This office is in receipt of a letter from Mr. E. P. Stair, Cashier of the Farmers' National Bank of York, Pa., who presents the following question for the consideration of this office.

Mr. Stair asks whether revenue stamps are required when certificates of stock (with signed blank power of attorney) are given as collateral security with a note for money borrowed, said stock being held only as security and returned on payment of the note.

Under Schedule A of the Act of June 13, 1898, in accordance with the opinion of the honorable Attorney-General, this office ruled July 13, 1898 (see TREASURY DECISIONS, ruling 19685), that where stock certificates were given as collateral on notes, stamps were not required on these certificates, as in the case of actual transfer, but they were to be stamped as a pledge for the amount for which they were hypothecated.

September 21, 1898 (see TREASURY DECISIONS, ruling 20193), the Attorney-General gave an opinion that a collateral note, stipulating that certain securities or other property should be held as indemnity, or as a basis of credit *generally*, without specifying particular property as security for the payment of a *definite and certain sum of money*, was not liable to tax under the provisions of the war revenue act. A ruling was made by this office to correspond with this opinion. Subsequently the Commissioner of Internal Revenue, through the Secretary of the Treasury, called the particular attention of the Attorney-General to the following language in paragraph 1 of Schedule A, act of June 13, 1898 (since re-enacted without change by the Act of March 2, 1901):

Or by any *delivery*, or by any paper, agreement or memorandum, or other evidence of transfer or sale, whether entitling the owner in any manner to the benefit of such stock, or to secure the *future payment of money*, or for the future transfer of any stock, on each one hundred dollars of face value or fraction thereof, two cents;

and asked if the *delivery of certificates of stock to secure the future payment of money* was not a taxable transaction under this provision.

The Commissioner also suggested that stock delivered as collateral security for the payment of promissory notes was more properly taxable under the above clause of paragraph 1 of Schedule A than under the paragraph relating to mortgage or pledge, as was held under the current ruling.

To this suggestion no response was made; but to the question whether the paragraph above quoted was not applicable to stock delivered as security for the future payment of money, the Attorney-General answers as follows (see TREASURY DECISIONS, ruling 80):

My opinion is that it would be if the delivery of the stock was accompanied by any paper or agreement or memorandum, or other evidence of transfer such as contemplated by the statute. But I cannot construe this act to mean that the mere hypothecation of certificates of stock by depositing the same without any written or printed instrument of hypothecation, although the same may be held as security for the payment of a loan or taken as a basis of credit, is subject to stamp tax.

By the act of March 2, 1901, the tax on mortgages or pledges was repealed, to take effect on or after July 1, 1901, so that the delivery of stock as collateral security for the payment of notes is no longer taxable as a pledge. The act of March 2, 1901, however, re-enacted without change the first paragraph of Schedule A of the war revenue act, containing the provision relative to the tax on the delivery of stock as security for the future payment of money.

In this state of the law, I am of the opinion that under the opinion of the hon-

orable Attorney-General, above quoted, a delivery of stock as collateral security for the future payment of money is taxable at the rate of 2 cents for each $100, or fraction thereof, provided such delivery is accompanied by any paper, or agreement, or memorandum, or other evidence of transfer as required by the statute, and I am further of the opinion that a so-called collateral note, in which such stock should be described with reasonable certainty, would be such evidence.

Please inform Mr. Stair of this conclusion. Respectfully,

J. W. YERKES, *Commissioner.*

H. L. HERSHEY, *Collector Internal Revenue, Lancaster, Pa.*

The conclusion which has been reached by those who have carefully examined the above is that, if banks have been in the habit of either requiring or receiving "collateral notes" upon loans made by them, it appears certain that they will no longer do so. It would seem, however, that borrowers could give their promissory notes in the ordinary commercial form, not describing the collateral hypothecated or even mentioning the fact that collateral had been given, and thus not subject themselves to the necessity of affixing stamps, even though stock collateral were among the security.

SHOWING OF RESERVE CITIES.

The magnitude of the national banking business, and its growth during a series of years, in spite of the encroachment of trust companies, is shown in a table which embraces the three items of individual deposits, total deposits and loans and discounts of all the national banks in the thirty-two reserve cities, says *The Banker* of Pittsburg. The totals for the national banks outside reserve cities are also given, and the aggregate for the United States, furnishing the opportunity for comparison, and these comparisons extend over a series of years from 1893 to 1901.

In October, 1893, the total deposits for the United States were in round numbers $1,817,000,000. Anyone who at that time had made the prediction that by the middle of July, 1901, this enormous sum would be doubled, would have been ranked as an extreme optimist. And yet the total has more than doubled within that period, now amounting to $4,214,000,000. During the same time aggregate loans have increased from $1,843,000,000 to $2,956,000,000. These figures not only mark the growth of the national bank business, but at the same time are an indication of the wonderful recovery and expansion in the financial operations of the United States.

Without pointing out in detail the many features of the exhibit, we may mention one interesting change that has taken place. We refer to the relative position of the reserve-city banks to all the other national banks. In 1893 the deposits, individual and total, and the loans and discounts of the outside banks exceeded the aggregate of the reserve-city banks by a very considerable sum. This year, however, the reserve-city banks take a decided lead in all these items. This is not due to the increase in the number of reserve cities—although that has had some effect—but to the remarkable gains at a number of reserve cities, notably New York and Pittsburg.

NEW BANK ORGANIZATIONS.

The Controller of the Currency has prepared a summary of returns relating to the organization of national banks under the provisions of the national currency law, as amended by the act of March 14, 1900, statistics being brought down to the close of September, 1901.

During the 18½ months ended September 30th there were organized 715 banks, with capital of $36,582,000, and with a deposit of bonds as security for circulation of $10,552,750. Included in the number of banks are 486, with capital of under $50,000 each, and aggregate capital stock of $12,747,000. Banks of capital of $50,000 or over were organized to the number of 229, the capital being $23,855,000. While a limited number of the banks organized succeeded State or private banks placed in liquidation for the purpose of reorganization, 99 with capital of $6,145,000 were conversions of State banks. Of the total number of conversions 68 were with capital of less than $50,000 and 31 with capital of $50,000 or over.

In number of organizations the Middle States lead, with 224 and capital of $12,055,000; the Southern States organized 171, with capital of $9,208,000; the Western States 151, with capital of $4,895,000; the Eastern States 135, with capital of $7,589,000; the Pacific States, including Ha-

wall, 22, with capital of $1,635,000, and the New England States 12, with capital of $1,200,000.

In point of number of organization Texas leads, with 90 banks, followed by Pennsylvania, with 80; Iowa, 53; Ohio, 42; Illinois, 40; Oklahoma and Indian Territories, 37 each; Minnesota, 28; New York, 27; Indiana, 25; Kansas, 21, and Nebraska, 20. With the exception of Vermont, District of Columbia, Utah, Nevada and Alaska, one or more banks have been organized in every State and Territory of the Union.

Notwithstanding the fact that the act of March 14, 1900, permitting the issue of circulating notes to the par value of bonds deposited, the banks have deposited bonds to the amount of a trifle less than 29 per cent of the maximum.

Since March 14, 1900, the number of banks in existence has increased from 3,617 to 4,254; the capital stock from $616,308,095 to $661,851,695; bonds deposited from $244,611,570 to $330,721,930, and circulation secured by bonds and by lawful money from $254,402,730 to $358,830,-547, or a net increase of $104,427,817.

MANY SIDED JAMES STILLMAN.

Mr. James Stillman's connections with other corporations as director and trustee are more numerous perhaps than those of any other man in New York, says the *World's Work*. He holds office in forty-one organizations, including banks, trust companies, real estate, railroad, gas, timber, copper, warehouse, and life insurance companies. He is president of the Second National Bank also and vice-president of the Fidelity Bank, both of which, besides others, are under the control of the National City Bank. Despite his other duties, he finds time to attend to nine-tenths of these directors' and trustees' meetings. After business is over for the day, and often early in the morning, Mr. Stillman may be found on his bicycle, of which he is passionately fond. He passes his evenings quietly at home or at the opera, and is a liberal patron of the arts.

The Kaufman County Loan and Trust Company, with a capital of $10,000, has been organized at Kaufman, Tex., by G. W. Kelly, J. J. McQuarters, H. P. Wilson and J. F. Phillips.

THE MOUNTAIN VIEW ROUTE.

This is what the Northern Pacific-Shasta, or Shasta-Northern Pacific Route—it reads as well backward as frontward—may well be called.

The route takes its name from Mt. Shasta in Northern California. This white, snow capped peak, at the foot of which the railway winds, is 14,350 feet high. The mountain is in plain view, for several hours, from the train, and its distance from the track varies from 12 to 75 miles.

The beautiful scenery of the Sacramento river at the base of Shasta, is connected with this route only. Castle Crags, Mossbrae Falls, the natural twin soda fountains at Shasta Springs, are scenic gems.

The crossing of the Siskiyou range, furnishes the par excellence of railway mountain scenery, and observation cars are provided there free of charge. Then in succession come Mts. Jefferson, Hood—a beautifu mountain—St. Helens, Rainier—14,532 feet high—and Adams, all former active volcanoes and now covered with glaciers.

From Portland a steamboat side trip up the noble Columbia river to the Cascades and Dalles enables the tourist to see a river, palisades, waterfalls and mountains far surpassing anything the Hudson can show.

An opportunity is also given to visit Tacoma, Seattle and the Puget Sound region.

Then follow the Cascade range and the Rockies, and a stop can be made at Yellowstone Park.

This line traverses the finest scenic region of the United States—don't forget it, and see that your return tickets home from California read around this way.

A Pullman Tourist Sleeping Car is run once a week in each direction between San Francisco and St. Paul, via this route.

Send six cents to CHAS. S. FEE, Gen. Pass. Agent, St. Paul, Minn., for Wonderland 1901, and for rates, etc.

Ripans Tabules cure headache.
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BANK NOTES.

A bank is to be organized at Flat Rock, Mich.

A bank is to be opened at Nekoosa near Grand Rapids, Wis.

The First National Bank of Jennings, Iowa, has begun business.

A new bank, making the sixth, will be established at Newport News.

A new state bank with $25,000 capital has been organized at Plainfield, Wis.

Messrs. Hildreth & Montgomery have opened a new bank at Franklin, Neb.

The State Bank of Cedar Grove, Wis., with $25,000 capital has been incorporated.

The National Bank of Commerce of Omaha will liquidate its business through the Omaha National Bank.

The Shoe and Leather National Bank and the Redemption National Bank of Boston are to be consolidated.

A new bank has been organized at Clinton, Ky., by C. V. Heaslet, cashier of the Deposit Bank of Bardwell, Ky.

The State Bank of Clearwater, Neb., has just been incorporated with a capital stock of $6,000.

It has been decided to reorganize the Bank of Commerce of Richmond, Va., as a national bank.

Articles of incorporation has been issued for the organization of the Citizens' Bank of Checotah, I. T., with $10,000 paid capital.

The corporate existence of the Farmers' National Bank of Cambridge, Ill., has been extended until the close of business October 1, 1921.

The Old Town National Bank of Baltimore has secured the necessary authority from the government to begin business under a national charter.

Cleveland is just now the storm center in the bank consolidation movement. Efforts have been put forth to merge the business of five large national banks.

J. W. Noell, editor of the Roxboro Courier, has been appointed by the corporation commission of North Carolina as state bank examiner for the Eastern district.

The Controller of the Currency has approved the application of the Bank of the State of New York of New York City for admission to the National Banking system.

The Bank of Anderson County, Tenn., with $25,000 capital has been incorporated. E. L. Foster is president, C. M. Moore vice-president and E. F. Foster cashier.

The State Bank and Trust Company of Charleston, S. C., which has been in operation about two years, and which has done a prosperous business, is to be reorganized.

Two bank examiners for the Kansas district have been appointed by the Controller of the Currency. They are Joseph T. Bradley of Sedan and Elmer E. Ames of Norton, Kan.

The Controller of the Currency has authorized the First National Bank of Wakita, Ok., to begin business with $25,000 capital. C. E. Wetmore is president and H. A. Bull, cashier.

Former Auditor of State J. O. Henderson, A. C. Dolman, C. A. Jay, E. E. and W. A. Russell and others will organize a Third National Bank in Kokomo, Ind., with a capital of $100,000.

Frank W. Gale has been elected president of the United National Bank of Providence, R. I. This institution, it will be recalled, was formed by the consolidation of four banks of Providence.

The Bank of State Center, Iowa, has opened for business with $50,000 capital. Alexander Wood and George D. Ward, proprietors of the Bank of Colfax, Iowa, are president and vice-president, respectively.

The State Bank of Herba has filed an amendment to its articles of incorporation changing its name to the State Bank of Pollock, S. D., on account of the change in the name of the town where it is located.

An agreement has been made for consolidation of the business of the Manufacturers' National Bank and the Union Savings Bank of Leavenworth, Kas., the former taking over the assets and good will of the latter.

Secretary of State John W. Morton has granted a charter to the Perry County Bank of Linden, Tenn., with $25,000 capital stock. The incorporators are Daniel Starbuck, W. J. Richardson, J. E. Smith, H. R. Rushton and W. M. Roberts.

The Controller of the Currency has approved the application of Paul J. Gaume, Oscar P. Smith, George D. Dulin, John McIntosh and Llewellyn Thompson to organize the First National Bank of Las Animas, Colo., with a capital of $25,000.

A meeting of stockholders of the National Commercial Bank of New York City will be held November 15. The Bank, it is announced, will go into voluntary liquidation, preparatory to being consolidated with the National Broadway Bank.

A petition will be presented to the Controller of the Currency for a charter for a bank at Rural Valley, Pa., with a capital stock of $25,000. The petitioners are W. D. Patton and M. F. Leason of Kittanning and Robert Trollinger of Rural Valley.

William J. Youngs, formerly private secretary to President Roosevelt when he was governor of New York, has been appointed deputy superintendent of banks of the State of New York in place of James S. Thurston, who resigned recently.

The Controller of the Currency has approved the application of I. D. Polk of Beaumont, W. S. Davidson, D. Ball, Robert Corley, John H. Kirby and H. K. Polk to organize the San Augustine National Bank of San Augustine, Tex., with $25,000 capital.

The Controller has approved the application of the First National Bank of Clairton, Pa., to organize. The capital is $50,000. H. C. Frick, Reuben Miller, H. C. McEldowney, Charles E. Clapp and S. H. Waddell are among some of the incorporators.

John D. Rockefeller, Jr., has been elected a director of the City National Bank. This is the second member of the Rockefeller family to join the directory of the bank, William Rockefeller having for years occupied a place on the board of the institution.

A charter has been granted by Secretary Grimes of Oklahoma to the Port State Bank of Port for a period of twenty years and with $5,000 capital stock. The directors are: J. C. Thurmond of Elk City and F. A. Mosier, H. Suttorn and J. C. Baker, of Port.

The application of Sam R. Hamilton, R. S. Rike, James Williams, James T. DeShields and G. W. Rike to organize the Farmers' and Merchants' National Bank of Farmersville, Texas, with a capital of $50,000 has been approved by the Controller of the Currency.

The Controller of the Currency has granted authority to J. E. Douglass of West Newton, Robert D. Humes, Henry McLaughlin, J. B. Secrist and Eben Baughman to organize the Citizens' National Bank of West Newton, Pa., with $50,000 capital.

The following officers have been selected for the newly organized McHenry County State Bank of Woodstock, Ill.: President, George L. Murphy; first vice-president and attorney, C. P. Barnes; second vice-president, M. H. Fitzsimmons; cashier, W. C. Eichelberger.

The Hunnewell State Bank of Hunnewell, Kas., has been chartered with a capital stock of $5,000. Dr. W. S. Woods, president of the National Bank of Commerce of Kansas City, and C. Q. Chandler, president of the Kansas National Bank of Wichita, control the stock.

The Indiana State Bank has opened its doors for business in its own quarters at Indianapolis. The bank is capitalized at $25,000. Dr. W. H. Shaffer is president; J. C. Gochenour, cashier, and J. C. Gochenour, W. H. Shaffer, R. T. Adams, S. S. Ulrey and Daniel Urschl, directors.

A permit has been issued by the auditor of public accounts to George K. Bunker, Burton Wright, Erastus E. Richards, Emilus C. Jewett and Charles B. Wright to organize the Citizens' State Bank of Nunda, located at Nunda, McHenry county, Ill. The capital stock is $25,000.

A new $200,000 institution has been incorporated in Pittsburg under the name of the Republic National Bank. J. R. McQuade of Pittsburg, Samuel Garrison, Walter Kennedy, Oscar A. Rogers, A. H. Schewe and A. C. Houston are among the promoters of the enterprise.

The application of W. D. Bettis and associates to organize the Orange National Bank of Orange, Texas, with $50,000 capital, has been approved by the controller

of the Currency. This application is in place of one approved April 15 for the title "The City National Bank of Orange."

The Controller of the Currency has approved the application of D. D. Sutherland, Anna Hoyt Wells, Henry Boyle, George Giddings, H. R. Potter, M. T. Simmons and others, to organize the Commercial National Bank of Fond du Lac, Wis., with a capital of $125,000.

Application has been made to the Controller of the Currency for a charter for the Vancouver National Bank of Vancouver, Wash. Levi Ankeny, H. W. Corbett, E. G. Crawford, W. P. Crawford and W. W. McCredie are the incorporators. It is expected to get the bank in operation by December 1st.

The Grand Haven (Mich.) State Bank has been organized, and the following officers and directors elected: President, John C. Post of Holland; vice-president, Peter Brusse of Grand Haven; directors, C. Verschure, G. J. Diekema, George P. Hummer, George E. Kollen, K. T. Vander Bosch, Elbert Lynn and L. Veneklaasen, all of Holland.

At a meeting of the stockholders of the First National Bank of Luray, Va., which has recently been organized, Judge E. D. Newman of Woodstock, was elected president, with the following board of directors: John H. Sherman, V. H. Ford, E. D. Newman, William Rosser, H. V. Hudson, S. A. Walton, W. T. Mauck and Dr. J. B. Brumback. The bank has a capital of $25,000.

A successor to R. W. Jones, Jr., who has resigned as president of the American National Bank of Kansas City, Mo., has been chosen by the directors in C. S. Jobes—already installed in his new office. Mr. Jobes has for the past few years occupied the post of the United States National Bank examiner, his territory covering the states of Missouri, Kansas, Oklahoma and Indian Territory.

Henry C. Knox has been elected vice-president of the Paterson National Bank of Paterson, N. J., in place of Samuel J. Watson, resigned. Elmer Z. Halsted of the National City Bank of New York was appointed cashier. Mr. Watson remains on the directory. The full list of officers is as follows: John W. Griggs, president; Henry C. Knox, vice-president; Elmer Z. Halsted, cashier, and Daniel H. Murray, assistant cashier.

The Citizens' National Bank of Longview, Tex., with a capital of $50,000, has been organized and approved by the Controller. The directors are: J. R. Costleberne, O. H. Peguese, J. C. Turner, A. A. Batson, L. J. Everett, J. K. Rucker, Henry H. Howell and F. B. Brown. At a meeting recently held the following officers were elected: Henry H. Howell, president; J. C. Turner, first vice-president; O. H. Peguese, second vice-president; F. B. Brown, cashier.

The Wadena County Bank, after twenty years' experience as a private bank, will be converted into "The First National" Bank of Verndale, Minn. The new bank will be officered as follows: President, Isaac Hazlett; vice-president, E. K. Nichols; cashier, S. L. Frazier; assistant cashier, George W. Empey; the first board of directors will be Isaac Hazlett, S. L. Frazier, W. A. Lancaster, E. K. Nichols and George W. Empey. The present firm, Hazlett & Frazier, are the principal stockholders.

At the annual meeting of the New York Clearing House Association, George F. Baker, president of the First National Bank, was re-elected president of the association and Henry P. Davison, president of the Liberty National Bank, was re-elected secretary. William Sherer, the manager, and William J. Gilpin, the assistant manager, were reappointed. The clearing house committee consists of William A. Nash, president of the Corn Exchange Bank, chairman; George G. Williams, president of the Chemical National Bank; James T. Woodward, president of the Hanover National Bank; Stephen Baker, president of the Bank of the Manhattan Company, and Charles H. Fancher, president of the Irving National Bank. Mr. Nash for the tenth time has been made a member and for the third time chairman of this important committee. He was president of the association in 1895 and 1896. The clearings during the year were unprecedentedly large, amounting to $77,020,672,493.65. The balances were $3,515,037,741.05. The largest daily transactions on record were on May 10, 1901, when the clearings were $598,537,409.64 and the balances were $23,873,115.92. The average daily clearings for the year were $254,193,638 and the average daily balances were $11,600,784—both of which were the largest on record.

The National Exchange Bank of Milwaukee in its statement of September 30th shows deposits of $4,569,117. The capital stock of the bank is $500,000, with surplus and undivided profits of $174,652. The cash means of the bank were $1,629,958. The directory of the bank is composed of J. W. P. Lombard, Grant Fitch, J. H. Van Dyke, Charles Allis, Charles Ray, Samuel M. Green and Jacob E. Friend. Messrs. Lombard and Fitch are respectively president and cashier. William M. Post is assistant cashier.

The Kanawha Banking and Trust Company has begun business at Charleston, W. Va. The president is C. C. Lewis, Sr.; vice-president, F. M. Staunton, and the cashier is Henry B. Lewis, who for a number of years has been connected with the Kanawha National Bank. The board of directors of the institution is composed of the following: C. C. Lewis, Sr., F. M. Staunton, Dr. L. Prichard, H. A. Robson, D. G. Courtney, John Davidson, Enoch Carver, Harrison B. Smith, William M. O. Dawson and M. T. Davis, all of Charleston, and J. L. Beurry of Beury.

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All Coupon Ticket Agents sell tickets via Chicago, Milwaukee & St. Paul Ry.

F. A. MILLER, General Passenger Agent,
CHICAGO, ILL.

A meeting of the stockholders of the California Bank of Los Angeles, Cal., has been called, the object being to vote on the question of increasing the capital from $250,000 to $350,000. As the par value of the stock is $100 per share, 1,000 new shares will be issued if the increase is approved. The president is W. F. Botsford; vice-president, I. B. Newton; cashier, J. G. Mossin, and assistant cashier, T. W. Phelps.

FOR SALE—Bank fixtures, mahogany finish; also directors' table and eight chairs, black walnut. The plan of our present fixtures does not conform to our new banking office, and hence we have to get new ones. Photograph and ground floor plan furnished on application. Address Meridian National Bank, Meridian, Miss.

MISSOURI PACIFIC RAILWAY AND IRON MOUNTAIN ROUTE KNOWN AS THE

GREAT SOUTHWEST SYSTEM.

CONNECTING THE COMMERCIAL CENTERS AND RICH FARMS OF .... MISSOURI.
THE BROAD WHEAT AND CORN FIELDS AND THRIVING TOWNS OF KANSAS.
THE FERTILE RIVER VALLEYS AND TRADE CENTERS OF ..... NEBRASKA.
THE GRAND, PICTURESQUE & ENCHANTING SCENERY AND THE FAMOUS MINING DISTRICT OF COLORADO.
THE AGRICULTURAL, FRUIT, MINERAL AND TIMBER LANDS AND FAMOUS HOT SPRINGS OF ARKANSAS.
THE BEAUTIFUL, ROLLING PRAIRIES AND WOODLANDS OF THE INDIAN TERRITORY.
THE SUGAR PLANTATIONS OF LOUISIANA.
THE COTTON AND GRAIN FIELDS, THE CATTLE RANGES AND WINTER RESORTS OF TEXAS.
HISTORICAL AND SCENIC OLD AND NEW MEXICO.
AND FORMS WITH ITS CONNECTIONS THE POPULAR WINTER ROUTE TO ARIZONA AND CALIFORNIA

FOR DESCRIPTION AND ILLUSTRATED PAMPHLETS, LAND FOLDERS ETC. ADDRESS COMPANY'S AGENTS.
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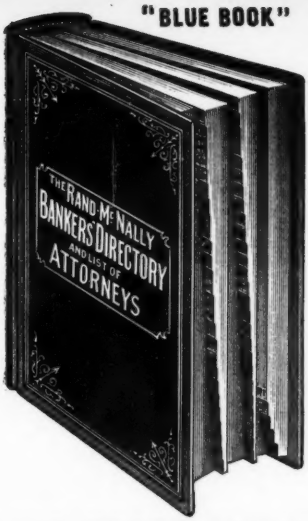


A Copy of the NEW

RAND-McNALLY BANKERS' AND ATTORNEYS' DIRECTORY

IS A NECESSITY IN YOUR INSTITUTION.

26th Year of Publication

ISSUED SEMI-ANNUALLY—
JANUARY AND JULY.

51st Edition Published

CONTENTS.

395 PAGES wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities, and Banks; also, a list of Foreign Banks and Bankers.

130 PAGES of TOWNS and VILLAGES (comprising about 90,000 names) without BANKS or ATTORNEYS in the United States and Canada, with their nearest ACCESSIBLE Banking points.

70 PAGES of COMMERCIAL ATTORNEYS (comprising about 9,000 names) in the United States and Canada, recommended by the respective Banks and Bankers; also, a list of Attorneys in Foreign Countries, especially prepared.

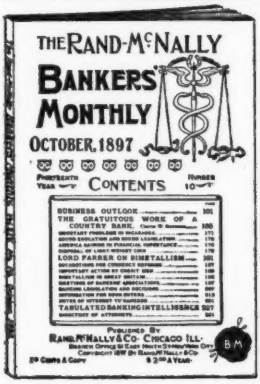
150 PAGES of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the DIRECTORY.

70 PAGES of INDEXED COUNTY STATE MAPS, printed in colors (11 x 14), made especially for the Directory (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

25 PAGES of CITY MAPS (11 x 14), comprising the principal cities in the United States

100 PAGES wherein are listed the DIRECTORS of National, State, and Savings Banks and the leading Trust Companies in all the principal cities of the United States and Canada, arranged alphabetically by States, Cities, and Banks.

15 PAGES of Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement; also, a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

☞ **EACH ISSUE contains the latest decisions on technical legal questions affecting commercial interests; also carefully prepared articles by prominent writers on economic subjects, besides a fund of other useful information.**

A Practical Magazine, and every Banker should read it regularly.

The BANKERS' MONTHLY lists each Month all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

NEW BANKING INTELLIGENCE.

The following information has been received since the July, 1901, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alabama	Ensley (Jefferson.)	First National Bank	J. W. Minor P. A. Eubank.	$50,000	Han. Nat. Bk., N. Y.; 1st Nat. Bk., Birm.
California	Santa Maria (Santa Barbara.)	Valley Savings Bank §	William Rice Thos. B. Adams.	12,500	
"	Whittier (Los Angeles.)	Whittier Bank §	O. M. Sonden A. C. Johnson.	50,000	Nat. Park Bk., N.Y.; Nevada Nat. Bk., San F.
Florida	▲Live Oak (Suwannee.)	First National Bank	Chas. H. Brown D. E. Horn.	30,000	Han.Nat.Bk.,N.Y.; Citz. Bank, Sav.
Georgia	Cordele (Dooly.)	Cordele National Bank.	R. L. Wilson B. H. Palmer.	50,000	Hanover Nat. Bk., N.Y.; Lowry Nat. Bk., Atl.
Illinois	Arlington H'ghts* (Cook.)	Arlington Heights State Bank §	E. N. Berbecker B. B. Castle.	25,000	Met. Nat. Bk., Chi.
"	Fairland (Douglas.)	Farmers Bank †	James Watts B. C. Paine.	.....	Cont. Nat. Bk., Chi.; Bk. of Broadlands, Broadlands, Ill.
"	Hammond (Piatt.)	State Bank of Hammond §	John N. Dighton J. A. Vent.	25,000	North. Tr. Co. Bk., Chi.; Milliken Nat. Bk., Decatur.
"	▲Mt. Sterling (Brown.)	Brown County State Bank §	W. T. Hersman J. D. Milstead.	50,000	Am. Tr. & Sav. Bk., Chi.; Quincy Nat. Bk., Quincy, Ill.
"	Woodstock (McHenry.)	McHenry County State Bank §	George L. Murphy W. C. Eichelberger	25,000	
Indian Territory	Hartshorne* (Choctaw.)	Hartshorne State Bank §	J. J. McAlester C. J. Baugh.	25,000	3d Nat. Bk., St.L.; State Nat. Bk., So. McAlester, I. T.
"	Marietta (Chickasaw.)	Marietta National Bank	J. C. Washington. F. H. Sherwood.	25,000	Nat. City Bk., N. Y.; Nat. Bk. Com., St. L.
"	Muskogee (Creek.)	Territorial Trust & Surety Co. §	John R. Thomas. W. E. Rowsey, *Tr.*	100,000	No. Am. Tr. Co., N. Y.; Union Nat. Bk., Kan. C.
Indiana	▲La Fayette (Tippecanoe.)	City National Bank	Samuel Hene L. C. Slocum.	100,000	Imp & Tra. N. Bk., N. Y.; Corn Ex. N. Bk., Chi.
"	▲La Fayette (Tippecanoe.)	Tippecanoe Loan & Trust Co. §	W. W. Alder S.C.Moore, *S. & Tr.*	50,000	
"	N. Manchester (Wabash.)	Indiana State Bank §	W. H. Shaffer J. C. Gochenour.	25,000	West. Nat. Bk., N. Y.; Am. Tr. & Sav. Bk., Chi.
"	Swayzee (Grant.)	Curless Bank †	(*Arthur E. Curless*)	.....	
"	▲Wabash (Wabash.)	Farmers & Mer. Bank †	H. M. Atkinson John H. Bireley.	60,000	
"	Wingate (Montgomery.)	Farmers Bank §	Chas. R. McKinney J. W. McCorkle.	25,000	Han. Nat. Bk, N.Y.; Am. Tr. & Sav. Bk., Chi.
Iowa	Callender (Webster.)	Callender Sav. Bank §	E. O. Fitz H. J. Fitz.	12,000	Des Moines Sav. Bk., Des M.; Ft. Dodge Nat. Bk., Ft. Dodge.
"	▲Charles City (Floyd.)	Commercial Nat. Bk.	Geo. E. May F. C. Fisher.	50,000	West. Nat. Bk., N. Y.; First Nat. Bk., Chi.
"	Clemons* (Marshall.)	Bank of Clemons †	(*W. A. and T. E. Pollock*)	10,000	First Nat. Bk., Chi.
"	Hardy (Humboldt.)	State Bank of Hardy §	J. W. Becker G. H. Cheever.	25,000	Nat. Bk. of Rep., Chi.; 1st Nat. Bk., Ft. Dodge
"	Lorimor (Union.)	Citizens Bank †	D. O. Dufur F. E. Dufur.	.....	Bankers Nat. Bk., Chi.; Citz. Nat. Bk., Des M.
"	Luton* (Woodbury.)	Citizens Bank †	(*Payne & Sargisson*) H. C. Feddersen.	.....	Nat. Live Stock Bk., Chi.; Ia. State N. B., Sioux Cy.
"	Tiffin* (Johnson.)	Corn Exchange Bank †	P. R. Ford, *Cash.*	10 000	
"	Weldon (Decatur.)	Weldon Savings Bank §	S. T. Curry Geo. N. Ayres.	10,000	Des Moines Sav. Bk., Des M.
Kansas	Altamont* (Labette.)	Altamont State Bank §	John H. Rust C. D. Newhouse.	6,000	Union Nat. Bk., Kan. C.; Oswego State Bk., Oswego, Kan.
"	Perth* (Sumner.)	Perth State Bank §	John T. Stewart W. H. Overholtzer	5,000	1st Nat. Bk., Kan. C.; Nat. Bk. Com., Wichita, Kan.
Kentucky	▲Beattyville* (Lee.)	Beattyville Bank §	Floyd Day Robert N. Goodloe	15,000	First Nat. Bk., Lon.
"	▲Cynthiana (Harrison.)	Harrison Deposit Bank §	M. C. Swinford O. L. Bollinger.	25,000	Mer. Nat. Bk., N. Y.; Union Nat. Bk., Lon.
"	Salt Lick* (Bath.)	Salt Lick Deposit Bank §	H. H. Lewis Allen H. Points.	7,500	5th Nat. Bk., Cin.; Union Nat. Bk., Lou.

* New banking point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Louisiana	▲Colfax* (Grant.)	Bank of Colfax §	J. H. McNeely Earl Roberts.	$ 15,000	Nat. Park Bk., N. Y.; Whitney Nat. Bk., New Orleans.
Maine	Camden (Knox.)	Megunticook Nat. Bk.	Joshua Adams Guy Carleton.	50,000	
Maryland	▲Cumberland (A legany.)	Inter-State Trust & Guaranty Co. §	D. H. Reynolds A. H. Amick, *Tr.*	50,000	
"	Federalsburg* (Caroline.)	Eastern Shore Trust Co. §	Geo. W. Woolford D. H. Le Compte, *Tr.*	60,000	
Massachusetts	East Pepperell* (Middlesex.)	First National Bank	Henry F. Tarbell F. W. Fuller.	50,000	
Minnesota	Chokio (Stevens.)	Chokio State Bank §	A. J. Johnson R. A. Johnson.	15,000	Imp. & Tra. N. Bk., N. Y.; 1st Nat. Bk., Minpls.
"	Chokio (Stevens.)	First National Bank	C. H. Cadwell J. C. Blaisdell.	25,000	Chase Nat. Bk., N. Y.; Bk. of Montreal, Chi.
"	▲Granite Falls (Yellow Medicine)	Security Bank †	O. H. Sorlien, *Cash.*		Nat. Park Bk., N. Y.; 1st Nat. Bk., Minpls.
"	▲Minneapolis (Hennepin.)	Eugene M. Stevens †			Northwestern Nat. Bk., Minpls.
"	Nassau* (Lac qui Parle.)	Nassau State Bank §	J. G. Lund J. E. Vanstrom.	15,000	Bankers Nat. Bk., Chi.; Swedish-Am. Nat. Bk., Minpls.
	Shevlin* (Beltrami.)	Bank of Shevlin †	K. Movold L. Jensen.	5,000	First Nat. Bk., St. Paul.
Missouri	Bernie* (Stoddard.)	Bank of Bernie §	J. F. Riddle R. L. Allen.	5,000	Merch.-Laclede Nat. Bk., St. L.
"	Monett (Barry.)	First National Bank	P. J. Lehnhard Carl W. Lehnhard.	50,000	
"	Strasburg* (Cass.)	Farmers Bank §	W. H. Peck W. H. Dallas.	10,000	Nat. Bk. Com., Kan. C.; State Nat. Bk., St. L.
Nebraska	Franklin (Franklin.)	Franklin State Bank §	C. Hildreth F. M. Hildreth.	5,000	Chase Nat. Bk., N. Y.; City Nat. Bk., Lincoln.
"	Inman* (Holt.)	Inman State Bank §	E. T. Gallagher E. J. Mack.	6,000	Chase Nat. Bk., N. Y.; 1st Nat. Bk., O'Neill, Neb.
"	Lindsay (Platte.)	Farmers & Merchants Bank §	Geo. Hau M. J. Ramalkers.	10,000	Kountze Bros., N. Y.; 1st Nat. Bk., Omaha.
"	Pilger (Stanton.)	Farmers National Bank	Walter Key B. Stevenson.	25,000	Omaha Nat. Bk., Omaha; Coml. Nat. Bk., Fremont, Neb.
New York	Center Moriches* (Suffolk.)	Arthur B. Hallock †			Queens Co. Bk., N. Y.; Suffolk Co. Nat. Bk., Riverhead, N. Y.
"	Groton (Tompkins.)	Mechanics Bank §	Frank Conger H. G. Moe.	50,000	First Nat. Bk., N. Y.
"	▲New York City (New York.)	Samuel R. MacLean †			
"	▲New York City (New York.)	United National Bank	Henry W. Gennerich W. W. Warner.	1,000,000	
"	▲New York City (New York.)	N. W. Halsey & Co. †			Nat. City Bk., N. Y.; 2d Nat. Bk., Boston.
"	▲New York City (New York.)	New York Produce Exchange Bk. "Branch" § Cor. 7th Av. & 58th St.			
"	Northport (Suffolk.)	First National Bank	Edward Pidgeon Chas. F. Broach.	25,000	Irving Nat. Bk., N. Y.; Franklin Nat. Bk., Phil.
"	▲Rochester (Monroe.)	Thomas & Post †			
"	Wolcott (Wayne.)	First National Bank	Charles H. Palmer Edwin D. Scott.	25,000	Nat. Park Bk., N. Y.; Tra. N. Bk., Rochester.
North Carolina	Elm City (Wilson.)	Toisnot Banking Co. §	R. S. Wells E. W. Simpson.	10,000	Han. Nat. Bk., N. Y.
North Dakota	Edmore* (formerly Lundie, N. D.) (Ramsey.)	Security State Bank §	J. Rosholt H. Roetad.	10,000	Hanover Nat. Bk., N. Y.; Security Bk. of Minn., Minpls.
"	Galesburg* (Traill.)	Galesburg State Bank §	Alex. Stewart John Wadman.	5,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Minpls.
"	▲Grand Forks (Grand Forks.)	Northern State Bank §	Lester F. Thurber F. S. Sargent.	50,000	West. Nat. Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Hebron* (Morton.)	State Bank of Hebron §	C. L. Timmerman J. H. Yuncx.	5,000	1st N. B., Mandan, N. D.; 1st N. B., Minpls.
"	Minot (Ward.)	Security State Bank §	H. J. Haskamp J. A. Erickson.	15,000	Bk. of Am., N. Y.; First Nat. Bk., Minpls.
Ohio	▲Georgetown (Brown.)	Peoples National Bank	James Waterfield J. W. Kehoe.	25,000	Ohio Valley N. B., Cin.
Oklahoma Ter.	Aline* (Woods.)	Bank of Aline §	J. Taylor Bradley W. A. Kouns.	5,000	Han. Nat. Bk., N. Y.; Nat. Bk. Com., K. C.
"	Alva (Woods.)	Alva State Bank §	E. Rall Henry E. Mason.		West. Nat. Bk., N. Y.; Am. Nat. Bk., K. C.

* New banking point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Oklahoma Ter.	Anadarko* (Caddo.)	National Bank of Anadarko	H. T. Smith D. Kreitzer.	$ 25,000	Han. Nat. Bk., N. Y.; 4th Nat. Bk., St. L.
"	Apache* (Caddo.)	Bank of Apache §	Geo. S. Welsh H. M. Welsh.	15,000	Nat. Bk. Com., K. C.; Bank of Chickasha, Chickasha, Ind. Ter.
"	Fairview* (formerly Carroll) (Woods.)	Bank of Fairview §	H. Clay Willis L. Willis.	5,000	Nat. Bk. of Com., K. C.; 4th Nat. Bk., Wichita.
"	Hobart (Kiowa.)	First National Bank	E. T. Letson F. E. Hovey.	25,000	Han. Nat. Bk., N. Y.; Nat. Bk. Com., K. C.
"	Ripley (Payne.)	Citizens Bank §	John C. Foster Geo. H. Foster.	5,000	City Nat. Bk., K. C.; Bk. of Ind. T., Guthrie, O.T.
Pennsylvania	Pitcairn* (Allegheny.)	First National Bank	J. G. Stewart A. W. Graham.	25,000	Han. Nat. Bk., N. Y.; Tradesmen's Nat. Bk., Pittsburg.
"	▲Pittsburg (Allegheny.)	Federal National Bank	J. A. Langfitt G. W. Eisenbeis.	2,000,000	
"	▲Pittsburg (Allegheny.)	Hazelwood Bank §	H. A. Hornberger. J. G. Douglass.	30,580	Han. Nat. Bk., N. Y.; Merch. & Mnfrs. Nat. Bk., Pittsburg.
"	▲Pittsburg (Allegheny.)	Samuel R. MacLean †			
"	▲Ridgway (Elk.)	Ridgway National Bank	John Curry Wm. Postlethwait.	100,000	Han. Nat. Bk., N. Y.
"	Scottdale (Westmoreland.)	Broaday National Bank	E. H. Reed E. B. Harshaw.	50,000	Seab. N. B., N. Y.; Monongahela N. B., Pitts.
South Dakota	Hazel* (Hamlin.)	First State Bank §	E. A. Syverson E. A. Mickelsen.	10,000	First Nat. Bk., Minpls; Far. & Citizens Bk., Bryant, S. D.
"	White Lake (Aurora.)	White Lake Sav. Bk. §	F. R. Preston M. McMillan.	5,000	Chase Nat. Bk., N. Y.; Sec. Nat. Bk., Sioux C.
"	Winfred* (Lake.)	State Bank of Winfred §	T. Thompson W. H. Pingrey.	2,500	Mer. Loan & Tr. Co., Chi.; State Bkg. & Tr. Co., Sioux Falls.
Tennessee	Viola* (Warren.)	Bank of Viola §	G. H. Stubblefield A. J. Brewer.	10,000	Han. Nat. Bk., N. Y.; Amer. Nat. Bk., Nash.
Texas	Bells* (Grayson.)	Farmers & Merchants Bank †	H. W. Witcher S. D. Simpson.	10,000	
"	▲Crockett (Houston.)	Farmers & Merchants National Bank	B. F. Chamberlain A. Baker.	50,000	Han. Nat. Bk., N. Y.; Third Nat. Bk., St. L.
"	▲Dallas (Dallas.)	Dallas Loan & Trust Co. §	Henry D. Lindsley A. Templeton, *S. & T.*	50,000	
"	La Porte* (Harris.)	Brenton & McKay †			Imp. & Tr. Nat. Bk., N. Y.; Planters & Mech. Nat. Bk., Huston.
"	Lovelady* (Houston.)	Montgomery & Lawrence †			First Nat. Bk., Houston; Boatmen's Bk., St. L.
"	▲Seymour (Baylor.)	Davis National Bank	O. M. Love R. E. Fowlkes.	41,540	Hanover Nat. Bk., N. Y.; 1st Nat. Bk., Ft. Worth.
Washington	Fairhaven (Whatcom.)	Henry Andrews & Co. †			
West Virginia	▲Martinsburg (Berkeley.)	Peoples Trust Co. §	Henry J. Seibert F. E. Wilson.	150,000	
Wisconsin	▲Antigo (Langlade.)	Langlade National Bank	J. F. Albers H. C. Humphrey.	50,000	4th Nat. Bk., N. Y.; 1st Nat. Bk., Chi.
"	Clear Lake* (Polk.)	Bank of Clear Lake †	E. A. Montgomery, *Cash.*	5,000	Ft. Dear. Nat. Bk., Chi.; Met. Nat. Bk., Minpls.
"	Eagle* (Waukesha.)	Bank of Eagle §	Frank A. Abendroth H. M. Loibl.	6,000	Nat. Ex. Bk., Mil.; Bankers Nat. Bk., Chi.
"	▲Milwaukee (Milwaukee.)	Wisconsin Fidelity Tr. & Safe Deposit Co.	Howard Greene J. M. W. Pratt, *S. & T.*	125,000	
Wyoming	▲Sheridan (Sheridan.)	State Bank of Sheridan §	H. C. Bostwick H. C. Alger.	50,000	Nat. Bk. Com., N. Y.; Met. Nat. Bk., Chi.
Northwest Ter.	Rosthern*	Imperial Bank of Canada	John H. Wilson, *Mgr.*		Bk. of Montreal, N. Y.; 1st Nat. Bk., Chi.
Ontario	Fenelon Falls	J. C. McKeggie & Co.			
Quebec	Stanstead* (Stanstead.)	Dominion Bank	S. L. Jones, *Mgr.*		National City Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Windsor Mills* (Richmond.)	Eastern Townships Bk.			

* New banking point.

BANKS REPORTED DISCONTINUED

Since the July, 1901, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
Alabama	Ensley ... Jefferson	Steel City Bank †	Succeeded by First National Bank.
Georgia	Cordele ... Dooly	Peoples Bank §	Succeeded by Cordele National Bank.
"	" ... "	Bank of Wight & Weslosky Co. §	Succeeded by Cordele National Bank.
Illinois	Hammond ... Piatt	Dighton & Thompson †	Succeeded by State Bank of Hammond.
"	▲Mount Sterling ... Brown	Bloomfield, Skiles & Co. †	Succeeded by Brown County State Bank.
"	Rantoul ... Champaign	Collison Bros. & Co. †	Consolidated with First National Bank.
Indiana	Tippecanoe ... Marshall	Bank of Tippecanoe †	Closed.
"	Wingate ... Montgomery	Farmers & Merchants Bank §	Succeeded by Farmers Bank.
Iowa	Callender ... Webster	Bank of Callender †	Succeeded by Callender Savings Bank.
"	Hardy ... Humboldt	Bank of Hardy †	Succeeded by State Bank of Hardy.
"	▲Keosauqua ... Van Buren	Manning's Bank †	Liquidated.
Minnesota	Chokio ... Stevens	Bank of Chokio †	Succeeded by First National Bank.
Nebraska	▲Broken Bow ... Custer	Farmers Bank of Custer County §	Liquidated.
New York	▲Poughkeepsie ... Dutchess	Poughkeepsie National Bank	Succeeded by Poughkeepsie Trust Co.
Ohio	Carey ... Wyandot	Carey Banking Co. §	Failed.
"	▲Cleveland ... Cuyahoga	Superior Street Sav. & Bkg. Co. §	Failed.
"	▲Eaton ... Preble	Farmers & Citizens Bank †	Consolidated with Eaton Banking Co.
Oklahoma Territory	Carroll ... Woods	Bank of Carroll §	Succeeded by Bank of Fairview, Fairview, Okla. Ter.
Washington	Fairhaven ... Whatcom	Citizens National Bank	Succeeded by Henry Andrews & Co.
West Virginia	▲Martinsburg ... Berkeley	Peoples National Bank	Succeeded by Peoples Trust Co.
Wisconsin	▲Milwaukee ... Milwaukee	Wisconsin Trust Co. §	Liquidating.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	J. G. Cowan.
Albertville*•† ....Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* .....Covington	Henry Opp.
▲Anniston*•†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*.....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•† .....Etowah	See Gadsden.
Bessemer*•† .....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† .....Escambia	M. A. RABB.
Bridgeport*•†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton* .....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*•† .....Bibb	W. W. Lavender.
Citronelle*•† .....Mobile	See Mobile.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•† .....Henry	B. F. REID.
▲Columbiana*•† ....Shelby	Brown & Leeper.
Courtland*•† ...Lawrence	See Moulton.
▲Cullman*•† .....Cullman	George H. Parker.
▲Dadeville*•†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J J Clemmons.
▲Decatur*•† .....Morgan	C. C. HARRIS.
Demopolis*•† ...Marengo	GESNER WILLIAMS.
Dothan*•† .....Henry	Espy & Farmer.
▲Double Springs* Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Merrill & Bridges.
▲Elba*•† .....Coffee	Hickman & Riley.
Ensley*† .....Jefferson	See Birmingham.
Enterprise*•† .....Coffee	See Elba.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•† .....Greene	McQueen & Harwood.
▲Evergreen*•†....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	SIMPSON & JONES.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ...Cleburne	R. L. Blackmarr.
▲Gadsden*•† .....Etowah	DORTCH & MARTIN.
▲Geneva*† .....Geneva	M. E. Milligan.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† .....Madison	ROBERT E. SPRAGINS.
Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† .....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*•† ..Morgan	J. C. Eyster.
▲Oneonto*•† .....Blount	G. W. Darden.
▲Opelika*•† ..... Lee	BAINES & DUKE.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† ..... Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .... Autauga	C. E. O. TIMMERMAN.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford* ..... Coosa	John W. Batson.
▲Russellville*•†...Franklin	W. H. KEY.
▲Scottsboro*•† ....Jackson	J. E. Brown.
▲Seale*•†.....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†..... Colbert	R. H. Wilhoyte.
▲St. Stephens*. Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•† ...Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† ..... Macon	W. F. Foster
▲UnionSprings*•† .Bullock	L. M. MOSELEY.
Uniontown*•† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•†.....Jefferson	S. C. Davidson.
▲Wedowee*..... Randolph	R. S. Pate.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•.....	Lyons & Lyons.
Nome	James Keffer.
▲Sitka*•.....	BURTON E. BENNETT.
Skagway•.....	Church & Day.

ARIZONA.

Bisbee*†.....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*†..... Gila	P. T. Robertson.
▲Holbrook*•†..... Navajo	C. O. Anderson.
Jerome*•† ..... Yawapai	HEYWARD M. GIBBES.
▲Kingman*•†..... Mohave	J. M. Brown.
Mesa*•†..... Maricopa	George W. Woy.
▲Nogales*•†....Santa Cruz	E. Williams.
¶▲Phœnix*•†....Maricopa	L. H. CHALMERS.
▲Prescott*•† .....Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Chas. L. Rawlins.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•†.... Cochise	Charles S. Clarke.
▲Tucson*•† ..... Pima	ROCHESTER FORD.
Williams*•†.... Coconino	See Flagstaff.
▲Yuma*•† ..... Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•†.... Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•†..... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Blackrock*•†... Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*•†..... Monroe	C. F. Greenlee.
▲Camden*•†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•†..... Monroe	THOMAS & LEE.
▲Clarksville*•†..... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•†..... Faulkner	S. FRAUENTHAL.
▲Corning*•†..... Clay	G. B. Oliver.
Dallas*..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle*..... Yell	Crownover & Crownover.
DeQueen*•†..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•..... Prairie	McClintock & Langford.
▲DeWitt*•†..... Arkansas	Gibson & Park.
▲El Dorado*•†..... Union	E. O. MAHONY.
England*•†..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*..... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	R. A. VAUGHAN.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•†..Sebastian	YOUMANS & YOUMANS.
Gravette*•†..... Benton	W. H. Austin.
▲Greenwood*•†..Sebastian	R. P. Powell.
▲Hamburg*..... Ashley	G. P. GEORGE.
▲Hampton*..... Calhoun	C. L. Poole.
▲Hardy*•†..... Sharp	C. D. Foster.
▲Harrisburg*•†.... Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•†..... Prairie	C. S. Proctor.
▲Heber*..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
Hope*•†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†...Garland	WOOD & HENDERSON.
▲Huntsville*..... Madison	W. T. Brooks.
Imboden*•†.... Lawrence	George G. Dent.
▲Jasper*..... Newton	M. T. Briscoe.
▲Jonesboro*•†..Craighead	EDWARD H. MATHES.
Junction*•†..... Union	E. O. Mahoney.
Kingsland*•†..... Cleveland	See Rison.
▲Lake City*.... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•†.. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg*..... Sevier	Collins & Lake.
▲Lonoke*•†..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	E. F. GREER.
▲Magnolia*•†..... Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•†..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•†..... Crittenden	L. P. Berry.
▲Marshall*..... Searcy	A. Y. Barr.
Maynard*..... Randolph	See Pocahontas.
▲Melbourne*..... Izard	J. B. Baker.
▲Mena*•†..... Polk	MARK P. OLNEY.
▲Monticello*•†..... Drew	Wells & Williamson.
▲Morrilton*•†..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida*..Montgomery	G. Witt.
▲Murfreesboro*..... Pike	J. C. Pinnix.
Nashville*•†..... Howard	W. C. Rodgers.
▲NewLewisville*† L'Fay'te	King & Searcy.
▲Newport*•†..... Jackson	JOSEPH M. STAYTON.
▲Osceola*..... Mississippi	G. W. Thomason.
▲Ozark*•†..... Franklin	W. W. Mansfield.
▲Paragould*•†..... Greene	JOHNSON & LUNA.
▲Paris*..... Logan	Anthony Hall.
▲Perry*..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†.... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*... Randolph	Witt & Schonover.
▲Powhatan*..... Lawrence	L. B. Poindexter.
▲Prescott*•†..... Nevada	W. V. TOMPKINS.
▲Princeton*..... Dallas	R. H. Dedham.
Rector*•†..... Clay	See Piggott.
▲Richmond*.. Little River	J. C. Head.
▲Rison*•†..... Cleveland	W. J. Stanfield.
Rogers*•†..... Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan*..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*•†..... Arkansas	Edward Pettit.
▲Texarkana*•†..... Miller	WEBBER & WEBBER.
▲Van Buren*•†.. Crawford	JESSE TURNER.
▲Vanndale*•†..... Cross	O. N. Killough.
▲Varner*•†..... Lincoln	G. H. Joslyn.
Waldo*•†..... Columbia	See Magnolia.
▲Waldron*..... Scott	John W. Goolsby.
▲Walnut Ridge*•†. Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg..... Cross	See Vanndale.
Wynne*•†..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†..... Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas*..... Modoc	Goodwin & Stewart.
Anaheim*•†..... Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•†..... Placer	J. M. FULWEILER.
Azusa*•†.... Los Angeles	W. H. Davies.
▲Bakersfield*•†..... Kern	T. M. McNAMARA.
Benicia*•†..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*•..... Mono	J. E. Goodall.
Calistoga*•†..... Napa	See Napa.
Cambria*•†..San Luis Ob.	B. H. Franklin.
Campbell*•†..Santa Clara	See San Jose.
Cayucos*•†....San Luis Ob.	See San Luis Obispo.
Cedarville*..... Modoc	See Susanville.
Chico*•†..... Butte	F. C. LUSK.
Cloverdale*•†..... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton
▲Colusa*•†..... Colusa	U. W. BROWN.
Corona*..... Riverside	G. R. Freeman.
Covina*•†....Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†...Los Angeles	J. H. Ardis.
▲Downieville*•†..... Sierra	F. R. WEHE.
Dutchflat*•†..... Placer	W. P. Snowden.
Elsinore*•†.... Riverside	Collier & Evans.
Escondido*•†.. San Diego	See San Diego.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*•†..... Solano	Coghlan & Harvey.
Fallbrook*•†... San Diego	See San Diego.
Ferndale*•†....Humboldt	James Smith.
Folsom*•†...Sacramento	See Sacramento.
Forest*•†..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•†...Siskiyou	L. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•†..... Orange	H. C. Hc. d.
Garlock*..... Kern	George W. Fox.
Gilroy*•†.. Santa Clara	J. C. Zuck.
Gonzales*•†.... Monterey	S. W. Mack.
Grass Valley*•†...Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†. Santa Barb.	See Santa Maria.
▲Hanford*•†..... Kings	J. W. Hudson.
Haywards*•†.... Alameda	J. A. Collins.
Healdsburg*•†... Sonoma	J. W. Rose.
Hemet*•†.... Riverside	P. C. Little.
▲Hollister*•†...San Benito	BRIGGS & HUDNER.
Hueneme*•†..... Ventura	T. H. Merry.
▲Independence*•†.... Inyo	P. H. Mack.
Ione*•†..... Amador	See Jackson.
▲Jackson*•†..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†.... Alameda	G. W. Langan
Lodi*•†.....San Joaquin	See Stockton.
Lompoc*•. Santa Barbara	Fox & Sheridan.
Longbeach*•†...Los Ang's	E. C. Denio.
▲Los Angeles*•†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorneys for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•†. Santa Clara	W. M. Beggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•†.... Mariposa	J. W. Congdon.
▲Markleeville*.....Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*•†.Contra Costa	W. S. Tinning.
▲Marysville*•†..... Yuba	FORBES & DINSMORE.
Mendocino*•†.Mendocino	M. J. Byrnes.
▲Merced*•†.....Merced	J. W. KNOX.
▲Modesto*•†.... Stanislaus	NEEDHAM & DENNETT.
Monrovia*•†.Los Angeles	C. E. Slosson.
Monterey*•†.....Monterey	S. F. Gell.
▲Napa*•†.....Napa	JOHN T. YORK.
National City*•† San D'go	See San Diego.
▲Nevada City*•†.. Nevada	T. FORD.
North Ontario*•†SanBern	See Ontario.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†..... Stanislaus	See Modesto.
▲Oakland*•† .....Alameda	METCALF & METCALF.
Oceanside*•†...San Diego	See San Diego.
Ontario*•†San Bernardino	E. H. Jolliffe.
Orange*•†.....Orange	See Santa Ana.
Orland*•†.....Glenn	See Willows.
▲Oroville*•†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*•†Monterey	E. C. Smith.
Paloalto*•†...Santa Clara	Joseph Hutchinson.
Pasadena*•†..Los Angeles	G. A. GIBBS.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	HASKELL & DENNY.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†..... Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Redbluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	WATSON & BUSH.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†... Riverside	P. S. CASTLEMAN.
¶▲Sacramento*•† ..Sacra'o	L. T. HATFIELD.
▲Salinas*•† .....Monterey	DAUGHERTY & LACEY.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	EDWARD B. YOUNG, 14 Sansome St. Attorney for Germania Trust Co. and Swiss-American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI, Safe Deposit Building. General practice. Correspondence solicted. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*•†. Riverside	T. T. Porteous.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•† ..San Mateo	C. N. Kirkbride.
San Miguel*•†..S. Luis Ob	G. & A. Webster.
San Pedro*•† Los Angeles	W. H. Savage.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
▲Santa Ana*•†.....Orange	E. E. Keech.
▲Santa Barbara*•†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*•† Santa Clara	D. Henderson.
▲Santa Cruz*•† .Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*•†Santa Bar'a	T. R. Finley.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Sidger & Son.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†..... Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Sutter Creek*•† .Amador	See Jackson.
Tehachapi*•†..... Kern	See Bakersfield.
Templeton*•†..S. Luis Ob.	See Paso Robles.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	DAVIS & ALLEN.
Tustin*•† .....Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	J. A. Cooper.
Vacaville*•† ..... Solano	R. Barcar.
Vallejo*•† ..... Solano	L. G. HARRIER.
Valleyford*•† ....Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .... Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	E. T. Manwell.
Whittier*•† ..Los Angeles	WM. M. HIATT.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	Frank Moody.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	ARTHUR C. HUSTON.
▲Yreka*•† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*•† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	August Muntzing.
Alamosa*•† ..... Conejos	W. E. Cox.
Alma*•† .....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*•† .....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	See Fort Collins.
▲Boulder*•† .....Boulder	S. S. DOWNER.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† ....Arapahoe	W. G. Lovelace.
Brush*•† .....Morgan	See Fort Morgan.
▲Buenavista*•†..... Chaffee	G. K. HARTKENSTEIN.
▲Burlington*•†.Kit Carson	See Denver.
▲Canon City*•†...Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	See Glenwood Springs.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez* .....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•† .....Mineral	A. L. MOSES.
CrestedButte*•†Gunnison	Metzler Bros.
▲Cripplecreek*•†....Teller	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	George P. Wilson.
▲Delta*•†..... .....Delta	GEORGE STEPHAN.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLEE, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	O. S. Galbreath.
Eaton*•† .....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*•†.. .....Park	CHARLES A. WILKIN.
Florence*•†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*•†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†.. Morgan	E. E. Williams.
Fowler*•† .....Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Ci'r Creek	J. J. WHITE.
Gillett*•† .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*•†Garf'ld	E. T. TAYLOR.
▲Golden*•† .....Jefferson	W. A. Dier.
Granada*•† .....Prowers	W. O. Merrill.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•† ....Weld	H. N. HAYNES.
▲Gunnison*•†....Gunnison	DEXTER T. SAPP.
Holly*•† ....Prowers	J. S. McMurtry.
▲Holyoke*•† .....Phillips	J. S. Bennett.
Hooper*•†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•† ....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Ci'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*•† ....Otero	W. R. GIBSON.
▲Lake City*•† .....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•† .....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•† ..... Boulder	H. M. MINOR.
Loveland*•† ..... Larimer	Lyman Porter.
Mancos*•† ..... Montezuma	See Cortez.
Manzanola*•† ..... Otero	Horace B. Dye.
▲Meeker* ..... Rio Blanca	J. L. Gray.
Monte Vista*•† Rio Grande	Jesse Stephenson.
▲Montrose*•† ..... Montrose	S. S. Sherman.
New Windsor*† ..... Weld	Geo. J. Rowne.
▲Ouray*•† ..... Ouray	STORY & STORY.
Pitkin*•† ..... Gunnison	See Gunnison
▲Pueblo*•† ..... Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† ..... Eagle	A. R. Brown.
▲Rico*•† ..... Dolores	JOHN KNOWLES.
Ridgway*•† ..... Ouray	See Ouray.
Rifle*•† ..... Garfield	See Glenwood Springs.
Rocky ford*•† ..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•† ..... Chaffee	A. R. MILLER.
▲San Luis* ..... Costilla	See Alamosa.
▲Sheridan Lake*•† .. Kiowa	J. S. Booher.
▲Silvercliff*† ..... Custer	John T. McNeeley.
▲Silverton*•† ..... San Juan	EDGAR BUCHANAN.
▲Springfield*† ..... Baca	See Trinidad.
Steamboat Spr.* .... Routt	J. R. Harding.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
Stockyards ..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*•† ... San Miguel	L. C. KINKKIN.
▲Trinidad*•† .. Las Animas	A. C. McCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† .. Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*† ..... Weld	See Greeley.
Wray*•† ..... Yuma	See Akron.
▲Yuma*•† ..... Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•† ..... Tolland	M. P. Yoemans.
Ansonia*•† ... New Haven	MUNGER & MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† .. Hartford	See Hartford.
Branford*•† . New Haven	Harry W. Doolittle.
▲Bridgeport*•† ... Fairfield	HALL & HILL.
Bristol*•† ..... Hartford	See Hartford.
Brookfield*•† .... Fairfield	See Danbury.
Brooklyn*† ..... Windham	See Danielson.
Bucklands. ..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	J. H. Roraback.
Cantone† ..... Hartford	See Hartford.
Central Village*•† W'dh'm	See Danielson.
Chester*•† ..... Middlesex	Willcox & Tyler.
Clinton*•† ..... Middlesex	Charles A. Pelton.
Colchester*•† ... New Lon.	E. S. Day.
Collinsville*•† .. Hartford	Oliver Case.
Cornwall*. ..... Litchfield	See Litchfield.
Cromwell*•† ... Middlesex	See Middletown.
▲Danbury*•† ..... Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ... Windham	ARTHUR G. BILL.
Deepriver*•† .. Middlesex	R. W. Tyler.
Derby*•† ..... New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* ..... Middlesex	See Middletown.
East Haddam*† .. Mid'sex	Julius Attwood.
East Hartford*•† Hartford	See Hartford.
East Lyme*•† New London	See New London.
Elmwood*• ..... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†... Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•† ..... Hartford	See Hartford.
Greenwich*•† .... Fairfield	R. JAY WALSH.
Groton*†.... New London	See New London.
Guilford*•† .. New Haven	See New Haven.
▲Haddam*•† .... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*•† .. Middlesex	G. B. Carlson.
Jewett City*•† . New Lon.	See Norwich.
Kensington*† ... Hartford	See Hartford.
Lakeville*•† .... Litchfield	See Salisbury.
▲Litchfield*•† .... Litchfield	WOODRUFF & WOODRUFF.
Lyme*•† ..... New London	See New London.
Manchester*•† .. Hartford	See South Manchester.
Meriden*•† ... New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ... Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•† .... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*•† ... New London	LEMUEL CLIFT.
Naugatuck*•† New Haven	JOHN M. SWEENEY.
New Britain*•† .. Hartford	B. F. GAFFNEY.
New Canaan*•† .. Fairfield	See Stamford.
New Hartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† . New Hav.	WATROUS & DAY, 158 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•† . New Lon.	ALFRED COIT.
Newington*† .... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•† ..... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	R. B. Stoeckel.
North Haven*•† New Hav.	See New Haven.
North Manchester† . Hart.	See South Manchester.
Norwalk*•† ..... Fairfield	WARNER & GOLDSMITH.
▲Norwich*•† .. New London	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•† .... New Haven	See New Haven.
Parkville† ..... Hartford	See Hartford.
Plainfield*•† .... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† .... Middlesex	John M. Murdoch.
▲Putnam*•† ..... Windham	EDGAR M. WARNER.
Ridgefield*•† .... Fairfield	See Danbury.
Rockville*•† ..... Tolland	B. H. BILL.
Roxbury*†..... Litchfield	See New Milford.
Salem* ..... New London	See Norwich.
Salisbury*•† .... Litchfield	Warner & Lander.
Saybrooke*•† .. Middlesex	See Deep River.
Seymour*•† .. New Haven	Clifford J. Atwater.
Sharon*† ..... Litchfield	See Litchfield.
Shelton*†..... Fairfield	E. L. Staples.
Simsbury*•† ..... Hartford	See Hartford.
Southington*•† . Hartford	Marcus H. Holcomb.
So. Manchester*•† .. Hart.	Charles R. Hathaway.
So. Norwalk*•† .. Fairfield	See Norwalk.
Southport*•† ... Fairfield	John H. Perry.
South Windsor*•† Hartford	See Hartford.
Stafford Spr.*•† .. Tolland	J. H. Reed.
Stamford*•† ..... Fairfield	HART & KEELER.
Stonington*•† .. New Lon.	H. A. Hull.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•† .. Litchfield	F. W Etheridge.
Thompson*•† .. Windham	Charles E. Searles.
Thompsonville*•† ... Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•† .. Litchfield	B. E. Higgins.
Unionville*•† ... Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•... Litchfield	Charles G. Root.
West Cornwall*•† .. Litch.	L. J. Nickerson.
Westhaven*•† .. New Hav.	See New Haven.
Westport*..... Fairfield	See Bridgeport.
West Winsted*†.. Litchf'd	See Winsted.
Wethersfield*•†. Hartford	See Hartford.
▲Willimantic*•† . Windham	GEORGE W. MELONY.
Winchester*.... Litchfield	See Winsted.
▲Windham*• .... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† .. Hart.	J. Warren Johnson.
▲Winsted*•† ..... Litchfield	WILBUR G. MANCHESTER.
Woodbury*†..... Litchfield	Huntington & Warner.
Woodstock* ..... Windham	See Putnam.
Yantic*•† .... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† ..... Kent	See Dover.
Delaware City*•† New Cas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† .... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•† ..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† New Castle	Martin B. Burris.
Milford*•† ..... Kent	W. F. Causey & Son.
Milton*•..... Sussex	Wm. F. Causey.
Newark*•† .... New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•† ... New Castle	S. T. Townsend, Jr.
Odessa* ..... New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•† New Castle	HARRY EMMONS.
" ..... "	L. C. VANDEGRIFT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*•† ..... D. C.	See Washington.
Georgetown*•†..... D. C.	CHARLES H. CRAGIN.
¶Washington*•† ..... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†. Franklin	H C. Hicks.
▲Arcadia*•†..... De Soto	FORRESTER & BURTON.
Avonpark*..... De Soto	C. D. Knapp.
▲Bartow*•†..... Polk	WILSON & WILSON.
▲Blountstown*•.. Calhoun	See Marianna.
▲Bradentown*•†. Manatee	J. J. STEWART.
▲Bristol*•..... Liberty	See Tallahassee.
▲Bronson*•†..... Levy	E. A. Pinnell.
▲Brooksville*•† .Hernando	W. S. Jennings.
Cedar Keys*•†..... Levy	E. J Lutterloh.
Cocoa*•†..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*•†..... Pasco	J. A. Hendley.
Daytona*•†..... Volusia	C. H. Spencer.
▲De Funiak Spgs*•† Walt'n	S. K. Gillis.
▲Deland*•†..... Volusia	Stewart & Bly.
Eustis*•†..... Lake	B. S. Weeks.
▲Fernandina*•† .... Nassau	H. J. BAKER.
Fort Meade*•†..... Polk	W. S. Athens.
▲Gainesville*•†.... Alachua	W. C. JACKSON.
▲Greencove Spgs*•† .. Clay	See Jacksonville.
Interlachen*•†..... Putnam	See Palatka.
▲Inverness*•†..... Citrus	I. M. Barton.
▲Jacksonville*•† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*•† ..... Hamilton	Johnson & Johnson.
Juno*..... Dade	A. E. Heyser.
▲Key West*•†..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*•† .... Osceola	See Orlando.
▲Lake City*•†.... Columbia	ROBERSON & SMALL.
Lakeland*•†..... Polk	P. Tucker.
Leesburg*•† ..... Lake	Tinnon & McNamee.
▲Live Oak*•†.... Suwannee	B. B. Blackwell.
▲Macclenny*•†..... Baker	See Jacksonville.
▲Madison*•†..... Madison	C. B. ASHLEY.
▲Marianna*•†..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*•† .... Brevard	See Titusville.
▲Miami*•† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*•†..... Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*•† ..... Marion	W. S. BULLOCK.
Orange City*•†.... Volusia	A. M. Bailey.
▲Orlando*•†..... Orange	MASSEY & WARLOW.
▲Palatka*•† ..... Putnam	DAVIS & HILBURN.
Palmbeach*•† ..... Dade	W. I. Metcalf.
Palmetto*•†.... Manatee	See Braidentown.
▲Pensacola*•† .... Escambia	BLOUNT & BLOUNT.
▲Perry*..... Taylor	See Madison.
Punta Gorda*•† .. De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•†..... Orange	T. E. WILSON.
▲Stanton*•..... Marion	See Ocala.
▲Starke*•†..... Bradford	J. T. Wills.
▲St. Augustine*•†. St. John	W. W. DEWHURST.
St. Petersb'g*•†. Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*•†..... Leon	R. W. WILLIAMS.
▲Tampa*•† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†. Hillsboro	See Tampa.
▲Tavares*•†..... Lake	J. F. Brown.
▲Titusville*•† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*•† Dade	See Palmbeach.
Westville*•† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† ..... Wilcox	T. L. Holton.
Acworth*•† ..... Cobb	J. J. Northcott.
Adairsville*•† .... Bartow	See Cartersville.
Adel*•†..... Berrien	See Tifton.
▲Albany*•† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*•† ..... Sumter	ELLIS & ELLIS.
▲Appling*..... Columbia	See Augusta.
Arlington*•†..... Calhoun	W. D. Sheffield.
▲Athens*•†..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*•† .... Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. C. O'GORMAN. Refers to local banks.
▲Bainbridge*•†.... Decatur	R. B. RUSSELL.
Barnesville*•†..... Pike	W. W. LAMBDIN.
▲Baxley*•†..... Appling	J. H. Thomas.
▲Blackshear*•†..... Pierce	R. G. Mitchell, Jr.
▲Blairsville*..... Union	J. A. Butt.
▲Blakely*•†..... Early	R. H. Powell & Son.
▲Blueridge*•† ..... Fannin	O. R. Dupree.
Boston*•†..... Thomas	See Thomasville.
▲Brunswick*•†..... Glynn	W. E. KAY.
▲Buchanan*•† ... Haralson	See Tallapoosa.
▲Buena Vista*•†.... Marion	George P. Monro.
Buford*•†..... Gwinnett	J. O. H. Brown.
▲Butler*•†..... Taylor	O. M. Colbert.
▲Calhoun*•† ..... Gordon	F. A. Cantrell.
▲Camilla*•† ..... Mitchell	S. S. Bennett.
▲Canton*•†..... Cherokee	William A. Teasley.
▲Carnesville*..... Franklin	W. R. Little.
▲Carrollton*•†..... Carroll	R. D. Jackson.
▲Cartersville*•†.... Bartow	J. H WIKLE.
▲Cedartown*•†..... Polk	J. A. Blance.
Chipley *•†..... Harris	See Greenville.
▲Clarkesville*•† Habersh'm	J. C. Edwards.
▲Clayton*..... Rabun	R. E. A. Hamby.
▲Cleveland*..... White	I. L. Oakes.
▲Clinton..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*•† ..... Pulaski	See Hawkinsville.
▲Colquitt*•†..... Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*•† ..... Madison	See Danielsville.
▲Conyers*•†..... Rockdale	John R. Maddox.
Cordele*•†..... Dooly	J. T. HILL.
▲Covington*•†..... Newton	J. G. Lester.
▲Crawfordville*•†. Tal'fe'o	Horace & Carl Holden.
Culloden*•†..... Monroe	R. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*•†Chattahoochee	C. C. Minter.
▲Cuthbert*•† .... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*•† ..... Paulding	A. J. Camp.
▲Dalton*•† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville*..... Madison	D. W. Meadow.
▲Darien*•†..... McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† ..... Terrell	JAMES G. PARKS.
▲Dawsonville*..... Dawson	J. M. Bishop.
▲Decatur*•†..... DeKalb	See Atlanta.
Demorest*•†. Habersham	Crane & McMillan.
▲Douglas*..... Coffee	Quincy & McDonald.
▲Douglasville*•† .. Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*•† Laurens	P. L. Wade.
▲Eastman*•† Dodge	James P. Highsmith.
▲Eatonton*•† Putnam	W. B. Wingfield.
▲Elberton*•† Elbert	W. D. Tutt.
▲Ellaville*•† Schley	A. J. Walters.
▲Ellijay*•† Gilmer	J. P. Perry.
▲Fairburn*•† Campbell	L. S. Roon.
▲Fayetteville*•† Fayette	W. B. Hollingsworth.
Fitzgerald*•† Irwin	L. KENNEDY.
Flovilla*•† Butts	B. P. Bailey.
Flowery Branch*•† Hall	See Gainesville.
▲Forsyth*•† Monroe	R. L. Berner.
▲Fort Gaines*•† Clay	W. A. Scott.
Fort Valley*•† Houston	H. A. MATHEWS.
▲Franklin* Heard	W. S. Hubbard.
▲Gainesville*•† Hall	DUNLAP & DUNLAP.
▲Georgetown*• Quitman	T. L. Guerry.
▲Gibson*•† Glascock	E. B. Rogers.
▲Greensboro*•† Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† Spalding	ROBERT T. DANIEL.
▲Hamilton*•† Harris	B. H. Walton.
Harmony Grove*•†Jack'n	R. L. J. Smith.
▲Hartwell*•† Hart	A. E. McCurry.
▲Hawkinsville*•† Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•† Appling	See Hawkinsville.
▲Hiawassee* Towns	J. H. Davis.
▲Hinesville*† Liberty	S. B. Brewton.
Hogansville*•† Troup	Isaac Jackson.
▲Homer* Banks	See Gainesville.
▲Homerville*•† Clinch	R. G. Dickerson.
▲Irwinton* Wilkinson	J. W. Lindsey.
▲Irwinville* Irwin	T. J. Luke.
▲Isabella* Worth	G. G. WARREN.
▲Jackson*•† Butts	M. P. HALL.
▲Jasper*•† Pickens	J. W. Henley.
▲Jefferson*• Jackson	J. C. Turner.
▲Jesup*•† Wayne	D. M. Clark.
▲Jonesboro*•† Clayton	W. M. Wright.
▲Knoxville*† Crawford	R. C. Le Sueur.
▲Lafayette*•† Walker	Lumpkin & Shattuck.
▲La Grange*•† Troup	A. H. THOMPSON.
Lavonia*•† Franklin	See Carnesville.
▲Lawrenceville*•†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•† Lee	Long & Son.
▲Lexington*•• Oglethorpe	Joel Cloud.
▲Lincolnton* Lincoln	J. E. Strother.
▲Louisville*•† Jefferson	Phillips & Phillips.
▲Lumpkin*•† Stewart	J. T. HARRISON.
▲Macon*•† Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† Morgan	George & George.
▲Marietta*•† Cobb	CLAY & BLAIR.
Marshallville*•† Macon	See Oglethorpe.
Mayesville*•† Jackson	A. J. Griffin.
▲McDonough*•† Henry	James F. Wall.
▲McRae*•† Telfair	E. D. Graham.
▲Milledgeville*•† Baldwin	D. B. SANFORD.
Millen*•† Screven	JAMES P. BRINSON.
Molina*•† Pike	See Zebulon.
▲Monroe*• Walton	B. S. Walker.
Montezuma*•† Macon	Greer & Felton.
▲Monticello*•† Jasper	J. D. Kilpatrick.
▲Morgan* Calhoun	L. G. Cartledge.
▲Moultrie*• Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•†Montgom'y	Geiger & Peterson.
▲Nashville* Berrien	William D. Bule.
▲Newnan*•† Coweta	R. W. FREEMAN.
▲Newton* Baker	A. S. Johnson.
Ocilla*† Irwin	See Sylvania.
▲Oglethorpe*•† Macon	Greer & Felton.
Pelham*•† Mitchell	See Camilla.
▲Perry*•† Houston	W. C. Davis.
Poulan*• Worth	Frank Park.
▲Preston*•† Webster	S. R. Stevens.
▲Quitman*•† Brooks	J. G. McCall.
▲Reidsville* Tattnall	E. C. COLLINS.
Reynolds*•† Taylor	W. E. Steed.
Richland*•† Stewart	E. L. Stevens.
▲Ringgold*•† Catoosa	J. H. Anderson.
Rochelle*•† Wilcox	D. B. Nicholson.
▲Rome*•† Floyd	JOHN W. BALE.
Rutledge*•† Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•† Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† Coweta	James W. Shell.
Sharon*•† Taliaferro	See Washington.
Shellman*•† Randolph	See Cuthbert.
Social Circle*•† Walton	T. Spearman.
▲Sparta*•† Hancock	W. H. Burwell.
▲Springfield*• Effingham	J. H. Hodge.
▲Springplace*†. Murray	C. L. Henry.
▲Statenville*• Echols	See Valdosta.
▲Statesboro*†• Bullock	Groover & Johnson.
▲St Mary's*• Camden	See Brunswick.
▲Summerville*•. Chattooga	J. M. Bellah.
▲Swainsboro*•• Emanuel	H. R. Daniel.
▲Sylvania*•• Screven	E. K. Overstreet.
Sylvester*†• Worth	J. G. Polhill.
▲Talbotton*†• Talbot	J. M. Mathews.
Tallapoosa*•† Haralson	Head & Head.
Tennille*•†.. Washington	John C. Harmon.
▲Thomaston*•† Upson	J. A. Cotten.
▲Thomasville*•†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•†. McDuffie	John T. West.
Tifton*•† Berrier	John Murrow.
Toccoa*•† Habersham	GEORGE P. IRWIN.
▲Traders Hill Charlton	See Waycross.
▲Trenton*•† Dade	See Chattanooga, Tenn.
Unadilla*•† Dooly	J. L. Jones.
▲Valdosta*•†. Lowndes	A. T. WOODWARD.
▲Vienna*•† Dooly	J. H. Woodward & Son.
Villa Rica*•† Carroll	J. M. Moor.
▲Warrenton*•† Warren	James Whitehead.
▲Washington*•†. Wilkes	COLLEY & SIMS.
▲Watkinsville*•†. Oconee	B. E. Thrasher.
▲Waycross*•† Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† Burke	Lawson & Scales.
West Point*•† Troup	R. A. S. Freeman.
Winder*•†. Jackson	W. H. Quarterman.
▲Wrightsville*•†. Johnson	A. F. Daley.
▲Zebulon*•† Pike	See Barnesville.

IDAHO.

▲Albion* Cassia	J. C. Rogers.
▲Blackfoot*•† Bingham	F. S. Dietrich.
¶▲Boise*•† Ada	J. H. RICHARDS.
▲Caldwell*•† Canyon	John C. Rice.
▲Challis* Custer	Milton A. Brown.
Coeur d'Alene*•† Koot'al	John B. Goode.
Genesee*•† Latah	See Moscow.
Grangeville* Idaho	W. N. Scales.
▲Hailey*•† Alturas	TEXAS ANGEL.
▲Idaho City* Boise	Carl Paine.
Idaho Falls*•† .. Bingham	H. K. Linger.
Juliaetta*•† Latah	See Moscow.
Kendrick*•† Latah	George W. Coutts.
▲Lewiston*• Nez Perces	FRANK J. YOUNG.
▲Malad City* Oneida	GEO. E. GRAY.
Montpelier*•† .. Bear Lake	J. C. Rich.
▲Moscow*•† Latah	ORLAND & SMITH.
▲MountainHome*•†Elmore	W. C. Howie.
▲Mt. Idaho* Idaho	W. N. Scales.
Murray* Shoshone	See Wallace.
Nampa*•† Canyon	Frank Estabrook.
▲Paris*† Bear Lake	Budge & White.
Payette*•† Canyon	Charles B. Coxe.
▲Pocatello*•†. Bannock	EDEN & TERRELL.
▲Rathdrum*•† Kootenai	Edwin McBee.
▲Salmon* Lemhi	John H. Padgham.
Salubria* Washington	O. F. Buse.
▲Shoshone*•† Lincoln	Guy C. Barnum.
▲Silver City* Owyhee	Richard Cunningham.
▲St. Anthony*. Fremont	J. E. COCHRAN.
▲Wallace*•† Shoshone	C. W. Beale.
Wardner*•† Shoshone	J. E. Gyde.
▲Weiser*•† Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•† Knox	WILLIAM H. BEAVER.
Adair*•† McDonough	See Macomb.
Albany*•† Whiteside	D. S. Efner.
▲Albion*•† Edwards	J. M. Campbell.
▲Aledo*•† Mercer	McARTHUR & COOKE.
Alexis*•† Warren	Thomas R. Squires.
Allerton*•† Vermilion	See Danville.
Alpha*•† Henry	J. A Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†. Madison	JOSEPH V. E. MARSH.
Altona*•† Knox	L. K. Byers.
Amboy*•† Lee	W. E. Ives & Son.
Anchor*•† McLean	See Bloomington.
Anna*•† Union	H. F. BUSSEY.
Annawan*•† Henry	W. H. Holzinger.
Antioch*• Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•† Douglas	Barricklow & Cofer.
Arenzville*•† Cass	M. McClure.
Argenta*•† Macon	See Decatur.
Armington*•†. Tazewell	See Bloomington.
Armstrong*•† .Vermilion	See Potomac.
Arrowsmith*•†. McLean	H. J. Thompson.
Arthur*•†. Moultrie	M. Watson.
Ashkum*•† Iroquois	P. H. Carey.
Ashland*•† Cass	S. A. Shortt.
Ashley*•†. Washington	See Nashville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ashton*† ..... Lee	See Dixon.
Assumption*†.. Christian	See Pana.
Astoria*† ..... Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*† ..... Menard	See Petersburg.
Atkinson*† ..... Henry	See Cambridge.
Atlanta*† ..... Logan	F. L. Capps.
Atwood*† ..... Piatt	See Tuscola.
Auburn*† ..... Sangamon	T. J. Nuckolls.
Augusta*† ..... Hancock	W. H. Mead.
Aurora*† ..... Kane	JOHN M. RAYMOND.
Austin*† ..... Cook	See Chicago.
Ava*† ..... Jackson	S. W. Treesh.
Avon*† ..... Fulton	See Lewistown.
Barrington*† ..... Cook	Frank Robertson.
Barry*† ..... Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*† ..... Cass	R. R. HEWITT.
Beason*† ..... Logan	William B. Curry.
▲Beecher*† ..... Will	See Peotone.
▲Belleville*† ..... St. Clair	WILLIAM U. HALBERT.
Bellflower*† ..... McLean	See Farmer City.
Belvidere*† ..... Boone	W. W. WOOD.
Bement*† ..... Piatt	W. G. Cloyd.
Benson*† ..... Woodford	See Eureka.
▲Benton*† ..... Franklin	Hart & Spiller.
Berwick*† ..... Warren	See Monmouth.
Bethany*† ..... Moultrie	See Sullivan.
Biggsville*† .. Henderson	See Oquawka.
Blandinsville*† .. McDon'h	F. W. Brooks.
▲Bloomington*† .. McLean	KERRICK & BRACKEN.
Blue Island*† ..... Cook	BORMAN & McGRATH.
Blue Mound*† ..... Macon	P. L. Van Cleve.
Bluffs*† ..... Scott	Franklin C. Funk.
Bonegap*† ..... Edwards	See Mt. Carmel.
Bowen*† ..... Hancock	E. C. PETER.
Braceville*† ..... Grundy	E. D. SCOTT.
Bradford*† ..... Stark	See Toulon.
Braidwood*† ..... Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† ..... Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† ..... Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† ..... Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .. Macoupin	A. S. Cuthbertson.
Bushnell*† .. McDonough	T. J. SPARKS.
Byron*† ..... Ogle	J. C. Woodburn.
Cabery*† ..... Ford	See Kankakee.
▲Cairo*† ..... Alexander	GREEN & GILBERT.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*† .. Jackson	See Murphysboro.
Camp Point*† ..... Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† ..... Boone	H. B. Stevenson.
Carbondale*† ..... Jackson	ANDREW S. CALDWELL.
▲Carlinville*† ..... Macoupin	RINAKER & RINAKER.
▲Carlyle*† ..... Clinton	M. P. Murray.
Carlock*† ..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*† ..... Saline	H. N. Finney.
▲Carrollton*† ..... Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† ..... Hancock	D. MACK & SON.
Casey*† ..... Clark	N. L. SCRANTON.
Cedarville*† .. Stephenson	Henry Richard.
Centralia*† ..... Marion	S. A. Frazier.
Cerro Gordo*† ..... Piatt	See Monticello.
Chadwick*† ..... Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*† ..... Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† ..... Coles	A. C. ANDERSON.
Chatham*† ..... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† ..... Iroquois	See Kankakee.
Chenoa*† ..... McLean	W. L. Miller.
▲Chester*† ..... Randolph	H. CLAY HORNER.
Chesterfield*† .. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	AZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co.
" ..... "	FRANK H. LENNARDS, 510 Chamber of Commerce Bldg. Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† Cook	See Chicago.
Chillicothe*† ..... Peoria	H. C. Pettett.
Chrisman*† ..... Edgar	See Paris.
Cisco*† ..... Piatt	See Monticello.
Cissna Park*† .. Iroquois	Isaac Miller Hamilton.
Clay City*† ..... Clay	F. M. Chaffin.
Clayton*† ..... Adams	J. L. Staker.
Clifton*† ..... Iroquois	See Onarga.
▲Clinton*† ..... De Witt	JOHN FULLER.
Coal City*† ..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† .. Montgomery	See Hillsboro.
Colchester*† McDonough	T. J. Richards.
Coleta* ..... Whiteside	See Morrison.
Colfax*† ..... McLean	James P. Grove.
Collinsville*† ... Madison	BURROUGHS BROS.
Collisons† ..... Vermilion	See Danville.
Compton*† ..... Lee	See Paw Paw.
Cooksville*† ..... McLean	John A. Sterling.
Cornell*† ..... Livingston	See Pontiac.
Coulterville*† .. Randolph	A. Russell.
Cowden*† ..... Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*† ..... Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*† ..... White	See Carmi.
Cuba*† ..... Fulton	See Canton.
Culiom*† ..... Livingston	L. E. Swope.
Dallas City*† ... Hancock	J. H. Ranck.
Dalton City*† ... Moultrie	J. N. Loving.
Danforth*† ..... Iroquois	See Watseka.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Danvers*† ..... McLean	See Bloomington.
▲Danville*† .... Vermilion	TILTON & CUNDIFF.
Davis*† ..... Stephenson	W. Ende.
▲Decatur*† ..... Macon	OUTTEN & ROBY.
Deer Creek*† ... Tazewell	See Tekin.
DeKalb*† ..... DeKalb	A. G. KENNEDY.
DeLand*† ..... Platt	See Monticello.
Delavan*† ..... Tazewell	J. O. Jones.
Des Plaines*† ..... Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† ..... Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† ..... Iroquois	See Watseka.
Downer's Grove*† . Du P.	M. Slusser.
Dundee*† ..... Kane	W. G. Sutlin.
Dunlap*† ..... Peoria	See Peoria.
DuQuoin*† ..... Perry	R. W. S. WHEATLEY.
Durand*† .... Winnebago	See Rockford.
Dwight*† ..... Livingston	ROMBERGER & SMITH.
Earlville*† ..... Lasalle	See Ottawa.
East Dubuque*† . Jo Dav.	See Galena.
East Lynn*† .. Vermilion	See Danville.
Easton*† ..... Mason	See Havana.
East St. Louis*† . St. Clair	B. H. CANBY.
Edelstein*† ..... Peoria	See Peoria.
▲Edinburg*† .... Christian	C. A. Prater.
▲Edwardsville*† . Madison	HADLEY & BURTON.
▲Effingham*† .. Effingham	S. F. GILMORE.
Elburn*† ..... Kane	W. R. S. Hunter.
Eldorado*† ..... Saline	J. C. Burnett.
Elgin*† ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*† ... Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• .. Hardin	John C. Oxford.
Elkhart*† ..... Logan	See Lincoln.
Elliott*† ..... Ford	See Paxton.
Ellisville*† ..... Fulton	See Canton.
Ellsworth*† ..... McLean	See Bloomington.
Elmhurst*† ..... DuPage	George Sawin.
Elmwood*† ..... Peoria	M. R. Sturtevant.
El Paso*† ..... Woodford	J. I. KERR.
Emden*† ..... Logan	See Lincoln.
Enfield*† ..... White	John N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*† ..... Gallatin	C. W. Wiedeman.
Erie*† ..... Whiteside	William H. Allen.
Essex*† ..... Kankakee	A. Gregson.
▲Eureka*† ..... Woodford	W. H. FOSTER.
Evanston*† ..... Cook	See Chicago.
Evansville*† .. Randolph	William M. Schuwerk.
Fairbury*† ... Livingston	CARRITHERS & AGARD.
▲Fairfield*† ..... Wayne	CREIGHTON & THOMAS.
Fairland*† ..... Douglas	See Tuscola.
Fairmount*† .. Vermilion	See Danville.
Fairview*† ..... Fulton	James Ten Eyck.
Farina*† ..... Fayette	A. T. Brasel.
Farmer City*† .... DeWitt	HERRICK & HERRICK.
Farmersville*† .. Montg'y	See Springfield.
Farmington*† ..... Fulton	A. A. Luckey.
Fillmore*† . Montgomery	See Hillsboro.
Findlay*† ..... Shelby	C. W. Fall.
Fisher*† ..... Champaign	H. S. Kelley.
Fithian*† ..... Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*† ..... Clay	Hoff & Hoff.
Foosland*† .. Champaign	George A. De Long.
Forest City*† ..... Mason	See Havana.
Forrest*† ..... Livingston	See Pontiac.
Forreston*† ..... Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*† ..... Morgan	See Jacksonville.
Franklin Grove*† .... Lee	See Dixon.
▲Freeport*† ... Stephenson	H. C. HYDE.
Fulton*† ..... Whiteside	C. C. McMahon.
Galatia*† ..... Saline	A. E. Somers.
▲Galena*† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*† ..... Knox •	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*† ..... Henry	N. F. ANDERSON.
Gardner*† ..... Grundy	See Morris.
Geneseo*† ..... Henry	GEORGE W. SHAW.
▲Geneva*† ..... Kane	W. J. BROWN.
Genoa*† ..... De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*† ..... Ford	LESLIE A. CRANSTON.
Gifford*† ..... Champaign	See Fisher.
Gillespie*† ..... Macoupin	See Carlinville.
Gilman*† ..... Iroquois	C. N. Saum.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*† ..... Adams	See Quincy.
Goodhope*† McDonough	See Macomb.
Grafton*† ..... Jersey	See Jerseyville.
Grandridge*† ... Lasalle	See Ottawa.
Grant Park*• .. Kankakee	E. H. BUCK.
Grayslake*† ..... Lake	See Libertyville.
Grayville*† ..... White	T. G. Parker.
Greenfield*† ..... Greene	BANDY & SULLIVAN.
Greenup*† . Cumberland	W. H. McDonald.

Town and County.	Name.
Green Valley .... Tazewell	See Pekin.
Greenview*† ..... Menard	R. L. Walker.
▲Greenville*† ..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† ..... McLean	C. M. Coyle.
Griggsville*† ..... Pike	See Pittsfield.
Grove City* ..... Christian	See Edinburg.
Guthrie*† ..... Ford	See Gibson City.
Hamilton*† .... Hancock	J. L. Miller.
Hammond*† ..... Platt	See Monticello.
Hamphire*† ..... Kane	See Elgin.
Hanover* ..... Jo Daviess	See Galena.
▲Hardin* ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*† ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*† ..... McHenry	A. W. Young.
Harvel*† ... Montgomery	See Springfield.
Harvey*† ..... Cook	L. J. MOUSER.
▲Havana*† ..... Mason	LYMAN LACEY, JR.
Hebron*† ..... McHenry	See Harvard.
▲Hennepin* ..... Putnam	W. H. CASSON.
Henry*† ..... Marshall	Fred S. Potter.
Herrick*† ..... Shelby	J. D. Burrus.
Herrin* ..... Williamson	See Marion.
Herscher*† .... Kankakee	See Kankakee.
Heyworth*† ..... McLean	See Bloomington.
Highland*† ..... Madison	Timothy Gruaz.
Highland Park*† ... Lake	K. R. Smoot.
▲Hillsboro*† . Montgomery	AMOS MILLER.
Hinckley*† ..... DeKalb	See Aurora.
Hindsboro*† .... Douglas	See Tuscola.
Holcomb*† ..... Ogle	C. E. Oakes.
Homer*† ..... Champaign	R. C. Wright.
Hoopeston*† .. Vermilion	DYER & WALBRIDGE.
Hopedale*† ..... Tazewell	See Pekin.
Hume*† ..... Edgar	T. J. Coffman.
Huntley*† ..... McHenry	See Woodstock.
Hutsonville*† . Crawford	See Robinson.
Hyde Park*† ..... Cook	See Chicago.
Illopolis*† .... Sangamon	S. P. Williams.
Ipava*† ..... Fulton	W. A. Babcock.
Irving*† .... Montgomery	See Hillsboro.
Iuka*† ..... Marion	See Salem.
Ivesdale*† .... Champaign	See Monticello.
▲Jacksonville*† .. Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*† ..... Jersey	H. W. Pogue.
▲Joliet*† ..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*† ..... Union	Karraker & Lingle.
Joy*† ..... Mercer	See Aledo.
Kane*† ..... Greene	See Carrollton.
▲Kankakee*† ... Kankakee	H. K. WHEELER.
Kansas*† ..... Edgar	E. G. Rose.
Keithsburg*† ..... Mercer	M. T. Kirkpatrick.
Kenney*† ..... DeWitt	Scroggin & Co.
Kewanee*† ..... Henry	CHAS. K. LADD.
Kings*† ..... Ogle	See Rochelle.
Kingston*† ..... DeKalb	See DeKalb.
Kinmundy*† ..... Marion	John F. Donovan.
Kirkland*† ..... DeKalb	See Genoa.
Kirkwood*† ..... Warren	George M. Nixon.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*† ..... Marshall	E. D. RICHMOND
Ladd*† ..... Bureau	J. W. BLEE.
Lafayette*† ..... Stark	See Toulon.
Lagrange*† ..... Cook	D. B. Lyman
Laharpe*† ..... Hancock	L. S. McCrory.
La Moille*† ..... Bureau	H. A. Stanard.
Lanark*† ..... Carroll	C. W. Middlekauff.
La Rose*† ..... Marshall	R. M. Barnes.
Lasalle*† ..... Lasalle	DUNCAN & DOYLE.
Latham*† ..... Logan	F. A. Gasaway.
▲Lawrenceville*† Lawr'ce	C. J. BORDEN.
Leaf River*† ..... Ogle	George E. Johnson.
Lebanon* ..... St. Clair	H. H. HORNER.
Leland*† ..... Lasalle	A. A. Clapsaddle.
Lemont*† ..... Cook	Frank W. Welch.
Lena*† ..... Stephenson	A. J. Clarity.
Leroy*† ..... McLean	OWEN & OWEN.
▲Lewistown*† ..... Fulton	HARRY M. WAGGONER.
Lexington*† ..... McLean	A. B. Davidson.
Libertyville*† ..... Lake	Paul MacGuffin.
▲Lincoln*† ..... Logan	OSCAR ALLEN.
Litchfield*† Montgomery	McWILLIAMS & SONS.
Little York*† .... Warren	See Monmouth.
Loami*† ..... Sangamon	D. I. Staley.
Lockport*† ..... Will	C. B. CHEADLE.
Lode*† ..... Iroquois	Nathan P. Goodell.
London Mills*† ... Fulton	M. T. Robinson.
Longview*† . Champaign	See Champaign.
Lostant*† ..... Lasalle	G. F. Bell.
▲Louisville*† ..... Clay	John R. Bonney.
Lovington*† .... Moultrie	A. W. Lux.
Ludlow *† ... Champaign	W. C. Smith.
Mackinaw*† ..... Tazewell	See Pekin.
▲Macomb*† .. McDonough	NEECE & SON.
Macon*† ..... Macon	See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. • Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Manomet*•† ..Champaign	See Champaign.
Makanda*•† .....Jackson	See Murphysboro.
Malta*•† .....DeKalb	D. F. Pease.
Manchester*•† .....Scott	See Bluffs.
Manhattan*•† ..... Will	See Joliet.
Manito*•† .....Mason	J. A. McComas.
Mansfield*•† .....Piatt	C. F. Mansfield.
Manteno*•† ....Kankakee	Winfield S. Campbell.
Maple Park*•† .....Kane	See Elburn.
Maquon*•† .....Knox	E. L. Swigart.
Marengo*•† .....McHenry	A. B. Coon.
▲Marion*•† ....Williamson	George W. Young.
Marissa*•† .....St. Clair	R. S. Hamilton.
Maroa*•† .....Macon	B. F. Shipley.
Marseilles*•† .....Lasalle	See Ottawa.
▲Marshall*•† .....Clark	J. W. GRAHAM.
Martinsville*•† .....Clark	H. Gassaway.
Maryville.....Vermilion	See Potomac.
Mascoutah*•† ....St. Clair	George F. Wombacher.
Mason City*•† .....Mason	G. W. ELLSBERRY.
Mattoon*•† .....Coles	CRAIG & KINZEL.
Maywood*•† ..... Cook	See Oak Park.
Mazon*•† .....Grundy	See Morris.
McHenry*•† ....McHenry	H. C. Mead.
McLean*•†..... McLean	See Bloomington.
▲McLeansboro*•† Hamilt'n	WEBB & McLANE.
Mechanicsburg*....Sang'n	See Springfield.
Media*•† .....Henderson	See Stronghurst.
Medora*•† .....Macoupin	J. W. Kitzmiller.
Melrose Park*•† ....Cook	See Oak Park.
Melvin*•† .....Ford	J. M. Thompson.
Mendon*•† .....Adams	See Quincy.
Mendota*•† .....Lasalle	JOHN F. MADDEN.
Meredosia*•† ....Morgan	See Jacksonville.
Metamora*•† ..Woodford	A. R. Rich.
▲Metropolis City*•† Massac	COURTNEY & HELM.
Milford*•† .....Iroquois	Frank Harry.
Milledgeville*•† .. Carroll	See Mount Carroll.
Millington*•† .....Kendall	See Aurora.
Milton*..... Pike	N. A. Thornton.
Minier*•† .....Tazewell	See Pekin.
Minonk*•† .....Woodford	THOMAS KENNEDY.
Minooka*•† ..... Grundy	L. K. Keogh.
Modesto*•†.....Macoupin	J. M. Allyn.
Moline*•† ....Rock Island	McENIRY & McENIRY.
Momence*•† ...Kankakee	E. P. HARNEY.
Monica*•† .....Peoria	See Peoria.
▲Monmouth*•† .....Warren	GRIER & STEWART.
▲Monticello*•† .....Piatt	LODGE, HICKS & LODGE.
▲Morris*•† .....Grundy	SANFORD BROS.
▲Morrison*•† ....Whiteside	L. T. STOCKING.
Morrisonville*•† Christi'n	Fred A. Wagoner.
Morton*•† .....Tazewell	See Pekin.
▲Mound City*•† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*•† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*•† .....Carroll	D. ALLEMAN.
Mt. Morris*•† .....Ogle	John Weller.
Mt. Olive*•† ....Macoupin	Thomas Williamson.
Mt. Pulaski*•† .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*•† .....Brown	Hubbard & Reid.
▲Mt. Vernon*•† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	W. G. Colbert.
Mulberry Grove*.... Bond	W. C. SHIELDS.
▲Murphysboro*•† ..Jackson	G. W. ANDREWS.
Naperville*•† ....Du Page	H. H. GOODRICH.
▲Nashville*•† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*•..... Hancock	G. A. RITTER.
Nebo*•† .....Pike	I. J. Dyer.
Neoga*•† ....Cumberland	See Toledo.
Neponset*•†.....Bureau	See Kewanee.
Newark*..... Kendall	N. P. Barnard, Jr.
New Berlin*....Sangamon	W. M. Warren.
New Boston*•† ....Mercer	M. Chamberlain.
New Holland*•† ....Logan	See Lincoln.
Newman*•† .....Douglas	W. W. Pepper.
▲Newton*•† .....Jasper	GIBSON & JOHNSON.
New Windsor*•† ...Mercer	W. H. Gladman.
Niantic*•† ..... Macon	See Decatur.
Nokomis*•†.Montgomery	D. H. Zepp.
Normal*•†..... McLean	R. L. Fleming.
Norris City*•†..... White	W. N. Green.
No. Henderson*•†.Mercer	See Aledo.
Nunda*•† .....McHenry	L. D. Lowell, Jr.
Oakland*•† .....Coles	J. H. Winkler.
Oak Park*•†.....Cook	J. A. BALDWIN.
Oblong*•† .....Crawford	See Robinson.
Odell*•† .....Livingston	J. D. Pound.
Ogden*•†.....Champaign	Wm. Brennan.
Ohio*•† .....Bureau	H. S. Pomeroy.
Okawville*•† Washington	Moehle & Tcharner.
▲Olney*•†.....Richland	R. B. Witcher.
Onarga*•†.....Iroquois	E. W. Morris.
Oneida*•† .....Knox	See Galesburg.
▲Oquawka*•†...Henderson	R. Cooper.
Orangeville*•†Stephenson	Hiram Skinner.
▲Oregon*•† .....Ogle	FRANCIS BACON.
Orion*•† .....Henry	M. L. Love.
▲Ottawa*•† .....Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Suretv Co., N. Y.

Town and County.	Name.
Palatine*•† .....Cook	F. J. Filbert.
Palestine*•†.... Crawford	A. L. MacHatton.
Palmyra*•† .....Macoupin	Searcy & Etter.
Pana*•† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*•†..... Edgar	JAMES A. EADS.
Pawnee*•.....Sangamon	J. R. Kincaid.
Paw Paw*•† .....Lee	C. F. Preston.
▲Paxton*•†.....Ford	KERR & LINDLEY.
Pearl•†..... Pike	See Milton.
Pearl City*•† .Stephenson	H. M. Dodds.
Pecatonica*•† Winnebago	C. C. Stevens.
▲Pekin*•† ..... Tazewell	WILLIAM A. POTTS.
Penfield*•† ... Champaign	See Champaign.
▲Peoria*•†.....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*•† .....Will	Michael Collins.
Perry*..... Pike	G. W. Hinman.
Peru*•† .....Lasalle	F. T. BEERS.
▲Petersburg*•† ....Menard	T. W. McNEELY.
Philo*•†.....Champaign	See Champaign.
▲Pinckneyville*•† ....Perry	W. T. Vaughn.
Piper City*•† .....Ford	See Paxton.
▲Pittsfield*•† ..... Pike	EDWARD DOOCY.
Plainfield*•† ..... Will	George J. Arbeiter.
Plano*•† .....Kendall	E. W. FAXON.
Pleasant Plains*•† Sang'n	See Springfield.
Plymouth*•† ....Hancock	George E. Terry.
Polo*•† ..... Ogle	Fred Zick.
▲Pontiac*•† ....Livingston	R. S. McILDUFF.
Poplar Grove*•†... Boone	H. D. Blodgett.
Port Byron*•Rock Island	J. W. Simonson.
Potomac*•† ....Vermilion	See Danville.
Prairie City*•†.McDon'gh	E. A. BOYNTON.
▲Princeton*•† .....Bureau	CAIRO A. TRIMBLE.
Princeville*•†.....Peoria	See Peoria.
Prophetstown*•† White's'e	H. H. Waite.
Pullman*† .....Cook	See Chicago.
▲Quincy*•† .....Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*•† .....Fayette	See Vandalia.
Rankin*•† .....Vermilion	J. F. Campbell.
Rantoul*•† ....Champaign	Thomas J. Roth.
Raritan*.....Henderson	See Stronghurst.
Ravenswood*•† .....Cook	Thomas J. Dawson.
Raymond*•† Montgomery	W. E. Witt.
Red Bud*•†.....Randolph	Alfred D. Riess.
Reynolds*•†...Rock Island	See Rock Island.
Richmond*•† ...McHenry	See Woodstock.
Richview*•†. Washington	Geo. T. Hoke.
Ridge Farm*•† Vermilion	R. W. Fisk.
Ridgway*•† .....Gallatin	W. S. Phillips.
Roanoke*•†....Woodford	See Eureka.
Roberts*•† .....Ford	See Paxton.
▲Robinson*•†.....Crawford	PARKER & CROWLEY.
Rochelle*•† .....Ogle	D. W. Baxter.
▲Rockford*•†..Winnebago	E. H. MARSH.
▲Rock Island*•† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*•†.....Cook	J. J. Barbour.
Roodhouse*•† .....Greene	D. J. Sullivan.
Roscoe*•† .... Winnebago	See Poplar Grove.
Roseland†.....Cook	See Chicago.
Roseville*•†..... Warren	Leroy S. Scott.
Rossville*•† ....Vermilion	W. B. Redden.
▲Rushville*•†.....Schuyler	GLASS & BOTTENBERG.
Rutland*•† .....Lasalle	See Ottawa.
Sadorus*•†....Champaign	See Tolono.
▲Salem*•† .....Marion	L. M. RAGGY.
Sandoval*•† .....Marion	Charles F. Patterson.
Sandwich*•† .....De Kalb	S. B. STINSON.
San Jose*•† .....Mason	See Lincoln.
Saunemin*•† ..Livingston	W. P. Carrithers.
Savanna*•† .....Carroll	See Lanark.
Saybrook*•†..... McLean	George M. Nelson.
Scaton*•† ..... Mercer	See Aledo.
Secor*•† .....Woodford	See Eureka.
Seneca*•†..... Lasalle	C. H. R. Thomas.
Shabbona.....DeKalb	See Sycamore.
Shannon*•†.....Carroll	See Lanark.
▲Shawneetown*•†.Gallatin	CARL ROEDEL.
Sheffield*•†.....Bureau	See Buda.
▲Shelbyville*•†.....Shelby	WALTER C. HEADEN.
Sheldon*•† .....Iroquois	See Watseka.
Sheridan*•† .....Lasalle	See La Salle.
Sherrard*†..... Mercer	See Aledo.
Shipman*•†.....Macoupin	J. M. Hampton.
Sidell*•†.....Vermilion	L. E. Conner.
Sidney*•† .....Champaign	See Champaign.
Sigel*•†.....Shelby	E. Kunkler.
Smithfield*•† .....Fulton	See Lewistown.
Smithshire*•† .....Warren	See Monmouth.
Somonauk*•† .... DeKalb	L. B. Olmstead.

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Town and County.	Name.
Sorento*† ..... Bond	See Greenville.
South Chicago*† ... Cook	See Chicago.
South Evanston*† .. Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton* ..... White	W. C. Ingram.
¶▲Springfield*† Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*† .. Bureau	WILLIAM HAWTHORNE.
Stanford*† ..... McLean	See Bloomington.
Staunton*† .... Macoupin	R. E. DORSEY.
St. Anne*† .... Kankakee	W. G. Brooks.
St. Charles*† ..... Kane	CHARLES A. MILLER.
St. Elmo*† ..... Fayette	See Vandalia.
St. Francisv'le*† Lawre'ce	See Lawrenceville.
St. Joseph*† . Champaign	See Champaign.
Sterling*† .... Whiteside	I. L. WEAVER.
Stewardson*† ..... Shelby	Boggs & McDaniel.
Stillman Valley*† ... Ogle	See Byron.
Stockton*† ... Jo Daviess	W. S. Eaton.
Stone Fort*† ..... Saline	L. E. Barker.
Stonington*† ... Christian	See Taylorville.
Streator*† ..... Lasalle	P. J. LUCEY.
Stronghurst*† Henderson	R. F. Robinson.
Sublette*† ..... Lee	See Paw Paw.
▲Sullivan*† ..... Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*† ..... Lawrence	Lewis & Sumner.
▲Sycamore*† ..... DeKalb	CARNES & DUNTON.
Table Grove*† .... Fulton	William S. Hipsley.
Tallula*† ..... Menard	J. J. Baker.
Tamaroa*† ..... Perry	See DuQuoin.
Tampico*† .... Whiteside	See Morrison.
▲Taylorville*† ... Christian	J. C. McBRIDE.
Thawville*† ..... Iroquois	See Watseka.
Thomasboro*† Champa'n	See Champaign.
Tinley Park*† ..... Cook	See Chicago.
Tiskilwa*† ..... Bureau	See Princeton.
▲Toledo*† .... Cumberland	CHARLES M. CONNOR.
Tolono*† ..... Champaign	W. A. Perkins.
Toluca*† ..... Marshall	See Lacon.
Tonica*† ..... Lasalle	Gunn & Gunn.
▲Toulon*† ..... Stark	Allen P. Miller.
Tremont*† ..... Tazewell	See Pekin.
Trenton*† ..... Clinton	W. S. Louden.
Triumph*† ..... Lasalle	See Mendota.
Troy*† ..... Madison	See Edwardsville.
▲Tuscola*† ..... Douglas	ROY F. HALL.
Union Hill† ... Kankakee	See Kankakee.
▲Urbana*† .... Champaign	JOHN J. REA.
Utica*† ..... Lasalle	J. B. Cunniff.
▲Vandalia*† ..... Fayette	S. A. PRATER.
Varna*† ..... Marshall	See Lacon.
Vermont*† ..... Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† ..... Brown	See Bluffs.
Victoria* ..... Knox	See Galesburg.
▲Vienna*† ..... Johnson	Whitnell & Gillespie.
Viola*† ..... Mercer	See Aledo.
Virden*† ..... Macoupin	H. C. Simons.
▲Virginia*† ..... Cass	R. W. MILLS.
Waggoner*† Montgom'ry	George Richardson.
Walnut*† ..... Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† ..... Jo Daviess	W. H. Glasgow.
Warrensburg*† ... Macon	See Decatur.
Warsaw*† ..... Hancock	W. N. GROVER.
Washburn*† .. Woodford	George P. Gill.
Washington*† .. Tazewell	John W. Dougherty.
Watanga*† ..... Knox	See Galesburg.
▲Waterloo*† ..... Monroe	JOSEPH W. RICKERT.
Waterman*† .... De Kalb	See Sycamore.
▲Watseka*† ..... Iroquois	A. F. GOODYEAR.
▲Waukegan*† ..... Lake	PERRY L. PERSONS.
Waverly*† ..... Morgan	Hamilton & Etter.
Waynesville*† ... De Witt	See Clinton.
Weldon*† ..... De Witt	See Clinton.
Wellington*† ... Iroquois	See Watseka.
Wenona*† ..... Marshall	J. H. Jackson.
West Brooklyn*† .... Lee	See Paw Paw.
West Chicago*† . Du Page	C. D. Clark.
Westfield*† ..... Clark	J. D. Hemphill.
West Pullman*† .... Cook	See Chicago.
West Salem*† .. Edwards	See Albion.
▲Wheaton*† ..... Du Page	WILLIAM NUNN.
White Hall*† ..... Greene	Mark Meyerstein.
Williamsfield*† .... Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† ..... Shelby	Amos Walker.
Winnetka*† ..... Cook	Carlton Prouty.
Winslow*† ... Stephenson	See Freeport.
Woodhull*† ..... Henry	W. W. White.
▲Woodstock*† .. McHenry	V. S. LUMLEY.
Wyanet*† ..... Bureau	See Princeton.
Wyoming*† ..... Stark	Frank Thomas.
Xenia*† ..... Clay	W. S. Morgan.
Yates City*† ..... Knox	See Galesburg.
▲Yorkville*† ..... Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† ..... Fulton	See Rochester.
Albany*† ..... Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† .. Madison	SHANNON & RIZER.
Ambia*† ..... Benton	W. Lee Bartlett.
▲Anderson*† .... Madison	WILLIAM S. DIVEN.
▲Angola*† ..... Steuben	BEST, BRATTON & YOTTER.
Arcadia*† ..... Hamilton	Thomas J. Bishop.
Argos*† ..... Marshall	John H. Jones.
Ashley*† ..... Steuben	Thomas Wichwire.
Atlanta* ..... Hamilton	See Cicero.
Attica*† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† ..... De Kalb	ROBY & HARPER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† ..... Lawrence	BROOKS & BROOKS.
Bern*† ..... Adams	Kelly & Moran.
▲Bloomfield*† ..... Greene	CAVINS & HENDERSON.
▲Bloomington*† .. Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*† ..... Warrick	ARMSTRONG & SHAFER.
Boswell*† ..... Benton	A. B. McAdams.
Bourbon*† ..... Marshall	J. D. Chaplin.
▲Brazil*† ..... Clay	RAWLEY & HUTCHISON.
Bremen*† ..... Marshall	S. J. Hayes.
Bristol*† ..... Elkhart	Harvey W. Kautz.
Brook*† ..... Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*† .. Jackson	APPLEWHITE & APPLEWHITE.
Butler*† ..... DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† ..... Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† ..... Perry	C. A. WEATHERS.
Carlisle*† ..... Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† ..... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† ..... Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† ..... Spencer	See Rockport.
Churubusco*† .. Whitley	John W. Orndorf.
Cicero*† ..... Hamilton	P. J. Farlss.
Clarks Hill*† Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† .... Vermilion	J. A. Wittermood.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*† ..... Miami	Fred P. Clark.
Corunna*† ..... DeKalb	See Waterloo.
▲Corydon* ..... Harrison	T. J Wilson.
▲Covington*† ... Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*† . Jackson	H. H. Prince.
▲Crown Point*† ..... Lake	J. KOPELKE.
Culver*• ..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Dalevlle*† ..... Delaware	J. M Fenwich.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† .... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† ..... Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† ..... Benton	Fraser & Isham.
East Chicago*† ..... Lake	J. B. F. SHOWALTER.
Eaton*† ..... Delaware	W. H. Younts.
Edinburg*† ..... Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† ..... Elkhart	J. H. HALE.
Ellettsville*† .... Monroe	See Bloomington.
Elwood*† ..... Madison	WARD L. ROACH.
▲English*† ..... Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† .... Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*† .... Gibson	Mark L. Harris.
Fortville*† ..... Hancock	John C. Jenkins.
Fort Wayne*† ..... Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*† ..... Benton	FRAZER & ISHAM.
Francesville*† ... Pulaski	C. W. Barker.
▲Frankfort*† ..... Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† ..... Madison	J. O. Barrett.
Fremont*† ..... Steuben	J. G. Yeagley.

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Town and County.	Name.
Galveston*•† .....Cass	B. B. RICHARDS.
Garrett*•†.....De Kalb	H. W. MOUNTZ.
Gas City*•† .....Grant	Brandenburg & Linn.
Geneva*•† .....Adams	William Drew.
Goodland*•†.....Newton	J. W. Oswald.
▲Goshen*•† .....Elkhart	MILLER & DRAKE.
Gosport*•† .....Owen	E. S. Davis.
▲Greencastle*•† ...Putnam	S. A. HAYS.
▲Greenfield*•† ... Hancock	MARSH & COOK.
▲Greensburg*•† ...Decatur	JOHN W. HOLCOMB.
Greentown*•† .....Howard	Cooper & Somerville.
Greenwood*•† ...Johnson	J. F. Crawford.
Hagerstown*•† ....Wayne	B. F. Mason.
Hamilton*•† ..... Steuben	See Auburn.
Hammond*•† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*•† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*•† .....Porter	George C. Gregg.
Hillsboro*•† ....Fountain	John W. Newlin.
Hobart*•†.....Lake	J. H. Conroy.
Hope*•† ....Bartholomew	W. N. Alkin.
Huntingburg*•† .. Dubois	LEO H. FISHER.
▲Huntington*•†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*•.....White	See Monticello.
¶Indianapolis*•† ..Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Refer to Capital Nat'l Bk., Merchants Nat'l Bk., and Indiana Trust Co.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*•† .....Boone	Wm. Darnell.
▲Jasper*•† .....Du Bois	Bretz & McFall.
▲Jeffersonville*•†...Clark	S. S. JOHNSON.
Jonesboro*•† .....Grant	Henderson Oliver.
Kendallville*•† .....Noble	JAMES GRAVES.
▲Kentland*•† .....Newton	Cummings & Darroch.
Kewanna*•† .....Fulton	A. D. TONER, JR.
Kingman*•†.....Fountain	J. M. Wilkey.
Kirklin*•† .....Clinton	George T. Williams.
Knightstown*•†.....Henry	C. D. MORGAN.
▲Knox*•† .....Starke	PETERS & PETERS.
▲Kokomo*•† ..... Howard	J. W. COOPER.
Ladoga*•†...Montgomery	M. M. Bachelder.
▲La Fayette*•†.. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*•† .. Wabash	See Wabash.
▲Lagrange*•† ... Lagrange	R. D. MACHAN.
Lapel*•†.....Madison	See Anderson.
▲La Porte*•†.....La Porte	M. E. LELITER.
Laurel*•† .....Franklin	See Brookville.
▲Lawrenceburg*•† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*•† .....Boone	SAMUEL R. ARTMAN.
Lexington*•†.....Scott	See Scottsburg.
▲Liberty*•† .....Union	Albert Davis.
Ligonier*•† .....Noble	W. H. Wigton.
Lima*•† ..... Lagrange	See La Grange.
Linden*•†...Montgomery	See Crawfordsville
Linton*•†.....Greene	DANIEL W. McINTOSH.
▲Logansport*•†.....Cass	GEORGE W. FUNK.
Loogootee*•† ..... Martin	Henry Wood.
Lowell*•† ..... Lake	S. C. Dwyer.
Lynn*•† ..... Randolph	See Winchester.
Macy*•† .....Miami	See Peru.
▲Madison*•† ..... Jefferson	Judge W. T. FRIEDLEY.
Manilla*•† .....Rush	George S. Jones.
Marengo*•†.....Crawford	See English.
▲Marion*•† .....Grant	GEORGE G. WHARTON.
Markle*•† .... Huntington	W. S. Smith.
Marshall*•† ..... Parke	See Rockville.
▲Martinsville*•† ...Morgan	Renner & McNutt.
Matthews*.....Grant	See Hartford City.
Medaryville*•†....Pulaski	See Winamac.
Mentone*•† ....Kosciusko	J. F. Johnson.
Michigan City*•† .Laporte	J. H. ORR.
Middlebury*•†....Elkhart	M. G. Hoover.
Middletown*•† .....Henry	E. L. Elliott.
Milan*•†.....Ripley	See Lawrenceburg.
Milford*•†.....Kosciusko	T. C. McLaughlin.
Milroy*•† .....Rush	See Itushville.
Mishawaka*•†. St. Joseph	E. Voll Bingham.
Mitchell*•† .....Lawrence	W. H. Edwards.
Monon*•†.....White	J. G. YORK.
Monroeville*•†.....Allen	E. W. Meeks.
Montezuma*•† .. ...Parke	F. L. Canine.
▲Monticello*•† .....White	GUTHRIE & BUSHNELL.
Montpelier*•†..Blackford	C. W. Kinnan.
Mooresville*•†....Morgan	Jas. M. Bishop.
Morgantown*•†..Morgan	John V. King.
Morocco*•† .....Newton	Davis & Dunlap.
Morristown*•† ....Shelby	See Shelbyville.
Mount Vernon*•† ..Posey	E. M. SPENCER.
Mulberry*•† .....Clinton	W. H. Peter.
▲Muncie*•† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*•† ..... Elkhart	G. M. NETERER.
▲Nashville* .....Brown	R. L. Coffey.
▲New Albany*•†.....Floyd	KELSO & KELSO.
New Carlisle*•†.St.Jos'ph	S. C. Lancaster.
▲New Castle*•† .....Henry	D. W. KINSEY.
New Harmony*•† .Posey	PERCY WELCH.
NewPalestine*•†Hancock	N. B. Bradenburgh.
New Paris*•†.....Elkhart	A. J. Pickering.
▲Newport*•† ...Vermillon	Conley and Whittock.
New Richmond*•†.M'tg'y	See Crawfordsville.
▲Noblesville*•† ..Hamilton	GAVIN & DAVIS.
North Judson*•† ..Starke	G. T. Menish.
No. Manchester*•† W'b'sh	JAMES W. ARTHUR.
North Salem*•†.Hendr'ks	See Danville.
North Vernon*•†..Jen'gs	LINCOLN DIXON.
Oakland City*•†...Gibson	J. M. & S. L. Vandeveer.
Odon*•†.....Daviess	H. H. Crooke.
Orleans*•† .....Orange	Wright & Lingle.
Osgood*•† ....Ripley	R. A. Creignile.
Otterbein*•† .....Benton	Bode Lamb.
Owensville*•† .... Gibson	A. W. Sprague.
Oxford*•†.....Benton	See Fowler.
▲Paoli*•†.....Orange	T. B. Buskirk.
Parker*•† .....Randolph	Thomas Condon.
Patriot*•†.....Switzerland	See Vevay.
Pendleton*•† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*•† .Vermillion	See Newport.
▲Peru*•†.....Miami	NOTT N. ANTRIM.
▲Petersburg*•†.....Pike	Posey & Chappell.
Pierceton*•†...Kosciusko	J. H. Taylor.
Pine Village*.....Warren	See Williamsport.
Pittsboro*•† ...Hendricks	J. M. Wells.
Plainfield*•† ...Hendricks	John Morgan.
▲Plymouth*•†.....Marshall	JOHN W. PARKS.
▲Portland*•† .....Jay	HEADINGTON & WHITEMAN
Poseyville*•† .....Posey	James Kilroy.
▲Princeton*•† .....Gibson	MILLER & MILLER.
Redkey*•†.....Jay	George N. Edgar.
Remington*•† .....Jasper	Ira W. Yeoman.
▲Rensselaer*•†.....Jasper	JAMES H. CHAPMAN.
Reynolds*•†.....White	See Monticello.
▲Richmond*•†.....Wayne	A. M. GARDNER.
Ridgeville*•† ...Randolph	N. W. Ferguson.
▲Rising Sun*•†.....Ohio	W. W. Williams.
Roachdale*•†.....Putnam	See Greencastle.
Roann*•† ..... Wabash	D. VAN BUSKIRK.
Roanoke*•† ..Huntington	See Huntington.
▲Rochester*•†.....Fulton	HOLMAN & STEPHENSON.
▲Rockport*•†.....Spencer	ZOERCHER & SAVAGE.
▲Rockville*•†.....Parke	Elwood Hunt.
Rossville*•†.....Clinton	John C. Rogers.
Royal Center*•† .....Cass	James M. Fry.
▲Rushville*•†.....Rush	HOWARD E. BARRETT.
Russellville*•† ...Putnam	J. Burnside.
Russiaville*•† ...Howard	James W. Cooper.
▲Salem*•†.....Washington	F. N. Hostetter.
▲Scottsburg*•†.....Scott	SHEA & STOREN.
Sellersburg*•†..... Clark	See Jeffersonville.
Seymour*•†.....Jackson	SHEA & WOOD.
▲Shelbyville*•† .....Shelby	DOWNEY & MAJOR.
Sheridan*•†.....Hamilton	A. C. PEARSON.
Shipshewana*•† Lagrange	J. W. Nusbaum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*† .Kosciusko	C. W. Shipley.
▲South Bend*† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City* .....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	M. T. SHEIL.
Topeka*† .....Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Veedersburg*† .Fountain	A. Marshall.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† . .....Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† ..... Elkhart	S C. Harrington.
Walkerton*† ..St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*† Montgomery	Acker & Rosebaum.
Waynetown*† M'tgomery	J. S. Zuck.
W. College Corner..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	J. E. Hodgin.
West Lebanon*† .Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*† .....La Porte	Azariah Williams.
Whiting*† .....Lake	F. N. Gavit.
▲Williamsport*† ..Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	BURSON & BURSON.
▲Winchester*† ..Randolph	CALDWELL & NICHOLS.
Windfall*† .....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M. Rice.
Wolcott*† ..... White	George F. Baker.
Wolcottville*† .Lagrange	Isaac Collins.
Worthington*† ..Greene	W. L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*† Cherokee Nation	J. S. Truitt.
Ardmore*† Chick's'w Na.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† Choctaw Nation	See South McAlester
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*† ....Choctaw Na.	Charles E. McPherson.
Checotah*† ... Creek Na.	See Muscogee.
Chelsea*† ..Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'w Na.	R. D. WELBORNE.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*† Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H. W. Fielding.
Duncan*† .Chickasaw Na.	Wolverton & March.
Durant*† ..Choctaw Na.	See South McAlester.
Eufaula*† . Creek Nation	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Holdenville*† .Creek Na.	LAKE MOORE.
Lehigh*† ...Choctaw Na.	A. T. West.
Marietta*† Chickasaw Na.	B. C. Logsdon.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*† ..Chickasaw Na.	R. Bond.
Muscogee*† Creek Nation	T A. SANSON, JR.
Nowata*† . Cherokee Na.	W. A. CHASE.
▲Okmulgee*. Creek Nation	See Muscogee.
Paula Valley*† Ch'k's'w Na.	BLANTON & WOLFE.
Purcell*† .Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*† Ch'kasaw	See Marlow.
Ryan*† ...Chickasaw Na.	E. E. Morris.
▲S. McAlester*† Ch't'w Na.	J. A. HALE.
Sapulpa*† ..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*. Cherokee Na.	John P. Buster.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*† ....Creek Nation	Poe & Campbell.
Vinita*† ...Cherokee Na.	W. H. KORNEGAY.
Wagoner*† Creek Nation	Watts & Watts.
▲Wewokas*† ..Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*† ..... Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*† Washington	See Washington.
Akron*† .....Plymouth	M. A. Agnes.
▲Albia*† ..... Monroe	W. A. NICHOL.
Alden*† .....Hardin	Furry Bros.
Alexander*† .....Franklin	See Hampton.
▲Algona*† .....Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*† .....Butler	W. S. Montgomery.
Almoral*† .....Delaware	See Manchester.
Alta*† .....Buena Vista	H. F. Schultz.
Altavista*† ...Chickasaw	See New Hampton.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*† ..... Lyon	J. D. Stewart.
Ames*† .....Story	G. A. Underwood.
▲Anamosa*† .....Jones	C. M. BROWN.
Anita*† ..... Cass	Walter E. Haynes.
Anthon*† .....Woodbury	Walling & Olsson.
Aplington*† .....Butler	F. B. Royce.
Arcadia*† ..... Carroll	See Carroll.
Archer*† .....O'Brien	See Primghar.
Arion*† .....Crawford	See Charter Oak.
Arlington*† ..... Fayette	James Cooney.
Armstrong*† ....Emmett	I. M. Pritchard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*† .....Audubon	MYERS & BLUME.
Aurelia*† .....Cherokee	T. B. Parker, Jr.
Aurora*† .....Buchanan	See Independence.
Avoca*† ..Pottawattamie	J. L. Blanchard.
Ayrshire*† .....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Barnum*† .....Webster	See Fort Dodge.
Bartlett*† .....Fremont	See Hamburg.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*† .....Ida	H. L. Hastings.
Baxter*† ..... Jasper	See Newton.
Bayard*† ..... Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† ..... Grundy	See Grundy Center.
▲Bedford*† .....Taylor	FLICK & JOHNSTON.
Belle Plaine*† ....Benton	T. H. MILNER.
Bellevue*† .....Jackson	Cole & Cole.
Belmond*† .....Wright	BRADFORD KNAPP.
Bennett*† .....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*† ... Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*† .....Monona	See Onawa.
Blockton*† .....Taylor	See Bedford.
▲Bloomfield*† .....Davis	S. S. CARRUTHERS
Bode*† .....Humboldt	See Humboldt.
Bonaparte*† ..Van Buren	See Keokuk.
Bondurant*† .....Polk	See Des Moines.
▲Boone*† .....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*† .....Humboldt	See Humboldt.
Brayton*† ..... Audubon	James E. Bruce.
Breda*† .....Carroll	See Carroll.
Bridgewater*† .....Adair	See Greenfield.
Brighton*† ..Washington	See Washington.
Bristow*† .....Butler	See Allison.
Britt*† .....Hancock	John F. Thompson.
Brooklyn*† ...Poweshiek	John F. Talbott.
Brush Creek .....Fayette	See Arlington.
Buffalo Cent'r*† Win'b'go	Patterson & Gordon.
▲Burlington*† .Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*† .....Kossuth	See Algona.
Bussey*† .....Marion	Theodore West.
Calamus*† .....Clinton	See Clinton.
Callender*† .....Webster	E. O. Fitz.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*† .....O'Brien	See Primghar.
Cambridge*† .....Story	M. M. Keller.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† .....Warren	See Indianola.
▲Carroll*† .....Carroll	F. M. POWERS.
Carson*† .Pottawattamie	Ira Stitt.
Cascade*† .....Dubuque	J. C. Kelly.
Casey*† .....Guthrie	A. M. Fagan.
Castana*† ..... Monona	B. G. Davis.
Cedar Falls*† Black Hawk	V. LYNGBY.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*†.....Linn	H. C. Fruity.
▲Centerville*† .Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Charlton*†.....Lucas	F. M. STUART.
▲Charles City*†.....Floyd	J. W. BROWN.
Charlotte*†.....Clinton	See Lyons.
Charter Oak*†..Crawford	Harding & Harding.
Chattsworth†.....Sioux	See Hawarden.
Chelsea*†.....Tama	See Toledo.
▲Cherokee*† .....Cherokee	THOMAS McCULLA.
Chester*†.....Howard	See Cresco.
Churdan*†.....Greene	N. F. Bates.
Cincinnati*†..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*†.....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	C. G. Burling.
Clearfield*†.....Taylor	J. R. Plummer.
Clear Lake*†Cerro Gorde	D. W. HURN.
Cleghorn*† .....Cherokee	See Sioux City.
Clermont*† .....Fayette	William Larrabee, Jr.
▲Clinton*†.....Clinton	CASE & SEAMAN. Any bank in Clinton.
Clio*†.....Wayne	See Corydon.
Coggon*† .....Linn	Henry Troy.
Cohn*†.....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* .....Page	J. R. Priest.
Collins*† .....Story	See Rhodes.
Colo*†.....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*†.....Taylor	A. A. Leachey.
Coon Rapids*†...Carroll	J. W. Lee.
▲Corning*† .....Adams	F. C. OKEY.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*†.....Hancock	C. R. Wood.
▲Corydon*† .....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*†..... Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† .....Woodbury	See Holstein.
Cylinder*†.....Palo Alto	See Emmetsburg.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ...Woodbury	C. W. Piersol.
Danville*† ...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*†.....Decatur	J. H. Kling.
Dayton*†.....Webster	J. H. Lindberg.
Decatur*† .....Decatur	JOHN S. SHIELD.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*†.....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*†.....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Lyons.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	J. P. CONNER.
Derby*†.....Lucas	J. A. Penick.
¶▲Des Moines*†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*† .....Dallas	See Adel.
De Witt*†.....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*†..... Scott	See Wheatland.
Doliver ..... Emmet	See Armstrong.
Donnellson*†.....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*†....Crawford	See Denison.
Dows*†.....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*†.....Butler	See Allison.
Duncombe*†....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*†.....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*†.....Dubuque	A. M. UTT.
Dysart*†.....Tama	See Vinton.
Eagle Grove*†....Wright	SYLVESTER FLYNN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*†.....Delaware	W. I. Millen.
Early*†.....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*†.....Clayton	L. B. Blanchard.
Elberon*†.....Tama	E. P. Scrable.
Eldon*†.....Wapello	J. E. Varnum.
▲Eldora*†.....Hardin	H. L. HUFF.
Eldridge*†.....Scott	See Davenport.
Elgin*†.....Fayette	L. J. Paldo.
▲Elkader*†.....Clayton	W. A. Preston.
Elkport*†.....Clayton	See Elkader.
Elliott*†....Montgomery	T. W. Craig.
Ellston*†.....Ringgold	See Diagonal.
Ellsworth*† ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*†.....Mills	See Carson.
▲Emmetsburg*†† Palo Alto	THOMAS O'CONNOR.
Epworth*†.....Dubuque	See Dubuque.
Essex*†.....Page	John S. Holland.
▲Estherville*†.....Emmet	MYERLY & BEVAN.
Everly*† .....Clay	M. Fell.
Exira*†.....Audubon	W. R. Copeland.
Fairbank*†....Buchanan	See Independence.
▲Fairfield*†.....Jefferson	ROLLIN J. WILSON.
Farley*†.....Dubuque	See Dyersville.
Farmington*†Van Buren	W. D. McCORMICK.
Farnhamville*†.Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*†.....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* .....Worth	See Northwood.
Floyd*†.....Floyd	See Charles City.
Fonda*†.....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*†.....Adair	Charles T. Launder.
▲Forest City*†Winnebago	BUTLER & HATCH.
Ft. Atkinson*†Win'esh'k	See Decorah.
▲Fort Dodge*†...Webster	FARRELL & PRICE.
▲Fort Madison*†..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*†.....Monroe	See Albia.
Fostoria*..... Clay	See Spencer.
Fredericksb'g*† Chick'w	See New Hampton.
Fremont*†..... Mahaska	See Oskaloosa.
Galt*†.....Wright	See Clarion.
Galva*†..... Ida	C. B. Mote.
Garden Grove*.. Decatur	S. H. Amos.
Garner*†..... Hancock	Ramsey & Blackstone.
Garrison*†..... Benton	See Vinton.
Garwin*†. ..... Tama	R. P. Fitzgerald.
George*†..... Lyon	L. Vogt.
Germania*†.....Kossuth	E. O. Fitz.
Gilman*†.....Marshall	See Marshalltown.
Gilmore City*†Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*†..... Mills	E. B. WOODRUFF.
Glidden*†..... Carroll	K. W. Marean.
Goldfield*†..... Wright	W. C. Dewel.
Goodell*†..... Hancock	W. O. Butterfield.
Gowrie*†..... Webster	J. Y. STIER.
Graettinger*†..Palo Alto	See Emmetsburg.
Grafton*†..... Worth	See Northwood.
Grand Junction*†Greene	W. W. Turner.
Grand River*†..Decatur	See Leon.
Granville*†..... Sioux	See Orange City.
Gravity*†..... Taylor	Charles Morris.
Gray*..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*†..... Butler	E. W. Soesbe.
▲Greenfield*†..... Adair	J. A. STOREY.
Grimes*†.....Polk	See Des Moines.
Grinnell*†....Poweshiek	HAINES & LYMAN.
Griswold*†..... Cass	Bryant & Bryant.
▲Grundy Center*†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*†Guthrie	JOHN W. FOSTER.
Guttenburg*† .... Clayton	W. C. Lewis.
Halbur*†..... Carroll	See Carroll.
Hamburg*†.....Fremont	Hammond & Stevens.
▲Hampton*†.....Franklin	JOHN M. HEMINGWAY.
Hancock*†Pottaw'tomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*†..... Humboldt	See Livermore.
▲Harlan*†.....Shelby	T. R. MOCKLER.
Harper*†..... Keokuk	See Sigourney.
Harris*†..... Osceola	Dean & Belknap

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*†.....O'Brien	J. T. CONN.
Hastings*†..... Mills	See Glenwood.
Havelock*†..Pocahontas	See Pocahontas.
Hawarden*†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*†..... Fayette	Y. E. Dibble.
Hayfield*†.....Hancock	See Garner.
Hazleton*†... Buchanan	E. R. Prindle.
Hedrick*†..... Keokuk	JOHN T. BROOKS.
Henderson*†..... Mills	See Glenwood.
Holstein*†..... Ida	R. H. Smith.
Hopkinton*†.. Delaware	See Delhi.
Hornick*†... Woodbury	See Sioux City.
Hosper*†..... Sioux	See Orange City.
Hubbard*†..... Hardin	E. R. Seaton.
Hudson*†...Black Hawk	See Waterloo.
Hull*†..... Sioux	See Sheldon.
Humboldt*†.. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*†..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*†.....Ida	HOMER S. BRADSHAW.
Imogene*†..... Fremont	See Hamburg.
▲Independence*† Bucha'n	COOK & LEACH.
▲Indianola*†.....Warren	O. C. BROWN.
Inwood*†.....Lyon	See Rock Rapids.
Ionia*†..... Chickasaw	See New Hampton.
Iowa City*†.....Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*†.....Hardin	A. M. BRYSON.
Ireton*†.....Sioux	S. H. Carr.
Irwin*†..... Shelby	See Harlan.
Jamaica* ..... Guthrie	See Perry.
Janesville*†..... Bremer	M. B. Dougherty.
▲Jefferson*†.....Greene	OWEN LOVEJOY.
Jesup*†..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*†..... Calhoun	See Rockwell City.
Kalona*†.... Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*†..... Hamilton	See Webster City.
Kellerton*†.... Ringgold	W. W. Peasley.
Kellogg*†..... Jasper	E. M. Ives.
Kensett*†..... Worth	See Northwood.
Kent*†..... Union	See Creston.
▲Keokuk*†..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*†. Van Buren	W. B. COLLINS.
Keota*†..... Keokuk	See Sigourney.
Keswick*†..... Keokuk	See Sigourney.
Keystone*†..... Benton	See Blairstown.
Kingsley*†.... Plymouth	John M. Wormley.
Kiron*..... Crawford	See Denison.
Kirkman*†..... Shelby	See Harlan.
Klemme*†..... Hancock	See Garner.
Knowlton*†... Ringgold	See Blockton.
▲Knoxville*†..... Marion	G. W. Crozier.
Lacona*†..... Warren	See Indianola.
Ladora*†..... Iowa	See Marengo.
Lake City*†..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*†. Winnebago	L. W. Torgeson.
Lake Park*†.. Dickinson	W. S. King.
Lake View*†..... Sac	See Sac City.
Lamoni*†..... Decatur	R. P. Olsen.
Lamont*†..... Buchanan	See Independence.
Lamotte*†..... Jackson	See Maquoketa.
Lansing*●..... Allamakee	J. H. Trewin.
La Porte City*†Bl'k H'wk	S. T. Mears.
Larchwood*†..... Lyon	W. T. Ryan.
Larrabee*†..... Cherokee	A. R. Molyneux.
Latimer*†..... Franklin	See Hampton.
Laurens*†...Pocahontas	J. H. ALLEN.
Lawler*†.....Chickasaw	Wm. H. Parker.
Ledyard*†..... Kossuth	See Algona.
Leeds*†..... Woodbury	See Sioux City.
Lehigh*†..... Webster	G. D. Thompson.
▲Le Mars*†.....Plymouth	E. T. BEDELL.
Lenox*†..... Taylor	A. J. Johnson.
▲Leon*†..... Decatur	HARVEY & PARRISH.
Leroy*†..... Decatur	See Leon.
Lester*●..... Lyon	J. L. Mitchell.
Letts*†..... Louisa	P. T. McVay.
Lewis*†..... Cass	F. J. Macomber.
Lime Spring*†...Howard	F. M. CLARK.
Linden*†..... Dallas	See Adel.
Lineville*†..... Wayne	J. F. Duff.
Linn Grove*†BuenaVista	C. L. Ward.
Lisbon*†..... Linn	W. M. Whittemore.
Liscomb*†..... Marshall	See Marshalltown.
Little Rock*†..... Lyon	See Rock Rapids.
Little Sioux*.....Harrison	L. H. Bassett.
Livermore*†.. Humboldt	F. M. Miles.
▲Logan*†..... Harrison	R. R. BOLTER & SONS.
Lohrville*†..... Calhoun	William Towers.
Lone Rock..... Kossuth	See Algona.
Lone Tree*†.....Johnson	See Iowa City.
Lorimor*†..... Union	Wisdom & Shatto.
Lost Nation*†.....Clinton	See Lyons.
Lovilia*†..... Monroe	See Albia.
Lowden*†..... Cedar	D. D. McGillivray.
Lucas*†..... Lucas	J. C. Baker, Jr.
Lu Verne*†..... Kossuth	Charles W. Goodwin.
Lynnville*†..... Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*†..... Clinton	W. H. CHILDS.
Macedonia*†† Pot'w't'mie	J. C. Rayburn.
Madrid*†..... Boone	J. W. Near.
Magnolia*..... Harrison	See Logan.
Malcolm*†.....Poweshiek	H. E. Boyd.
Mallard*†..... Palo Alto	See Emmetsburg.
Malvern*†..... Mills	D. E. WHITFIELD.
▲Manchester*†.. Delaware	BRONSON & CARR.
Manilla*†..... Crawford	See Denison.
Manly*..... Worth	See Northwood.
Manning*†..... Carroll	DOUGLAS ROGERS.
Manson*†..... Calhoun	B. B. FOSTER.
Mapleton*†..... Monona	Chrisman & Chrisman.
▲Maquoketa*†... Jackson	C. W. FARR.
Marathon*†.. Buena Vista	See Storm Lake.
Marble Rock*†..... Floyd	C. F. Beelar.
Marcus*†..... Cherokee	B. R. DELIFFE.
▲Marengo*†..... Iowa	THOMAS STAPLETON.
▲Marion*†..... Linn	GIFFEN & VORIS.
Marne*†..... Cass	See Atlantic.
▲Marshalltown*† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*†.. Keokuk	See Sigourney.
▲Mason City*†. Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*†...Delaware	See Manchester.
Massena*†..... Cass	Temple & Temple.
Matlock*†..... Sioux	See Orange City.
Maurice*†..... Sioux	See Orange City.
Maxwell*†..... Story	E. H. Addison.
Maynard*●..... Fayette	See Oelwein.
McCallsburg*†.....Story	F. H. Noble.
McGregor*†† ..... Clayton	A. CHAPIN.
McIntire*†..... Mitchell	See Riceville.
Mechanicsville*†.. Cedar	See Tipton.
Mediapolis*†. Des Moines	J. H. Scott.
Melbourne*†.....Marshall	See Marshalltown.
Melrose*†..... Monroe	See Albia.
Menlo*†..... Guthrie	See Stuart.
Meriden*†..... Cherokee	See Cherokee.
Merrill*†..... Plymouth	W. J. Lawrence.
Meservey*†. Cerro Gordo	See Mason City.
Miles*†..... Jackson	See Sabula.
Milford*†..... Dickinson	J. L. Bascom.
Millersburg*..... Hancock	See Garner.
Milo*†..... Warren	G. W. Burgess.
Milton*†..... Van Buren	See Keosauqua.
Minburn*†..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*†..... Jasper	See Newton
Missouri Valley*†Har's'n	C. W. KELLOGG.
Mitchell*†..... Mitchell	See Osage.
Mitchellville*†..... Polk	F. W. Swearingen.
Modale*†..... Harrison	See Missouri Valley.
Mondamin*† ...Harrison	L. C. Brown.
Monona*†..... Clayton	See Postville.
Monroe*†..... Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*†..... Jones	M. W. HERRICK.
Montour*†..... Tama	C. J. Stevens.
Moorhead*..... Monona	See Onawa.
Moravia*†.....Appanoose	A. B. Horn.
Morning Sun*† ...Louisa	Courts & Curran.
Moulton*† ...Appanoose	J. R. Barkley.
Mount Auburn*†. Benton	See Vinton.
▲Mount Ayr*† ..Ringgold	FULLER BROS.
▲Mount Pleasant*†. Henry	PALMER & KOPP.
Mount Union*† ...Henry	See Mount Pleasant.
Mount Vernon*●.....Linn	Charles W. Kepler.
Moville*†..... Woodbury	See Kingsley.
Murray*●†..... Clarke	A. B. Miller.
▲Muscatine*† .. Muscatine	JAYNE & HOFFMAN.
Mystic*†..... Appanoose	K. E. LEIGHTON.
Nashua*†..... Chickasaw	Springer, Clary & Yarger
Nemaha..... Sac	See Odebolt.
Neola*†..Pottawattamie	J. G. Bardsley.
▲Nevada*†..... Storey	GEORGE W. DYER.
New Albin*†. Allamakee	See Waukon.
Newell*†....Buena Vista	I. W. Bane.
Newhall*†..... Benton	See Blairstown.
▲New Hampton*† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*†..Butler	See Allison.
New Liberty*●.....Scott	See Durant.
New London*†.....Henry	L. W. Chrissinger.
New Market*†.....Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*†.. Mahaska	See Oskaloosa.
▲Newton*†..... Jasper	W. G. CLEMENTS.
New Virginia*†.. Warren	W. J. Davidson.
Nichols*†.....Muscatine	See West Liberty.
Nodaway*†..... Adams	See Villisca.
Nora Springs*†.....Floyd	See Charles City.
North English*†.....Iowa	J. D. Butler.
▲Northwood*†..... Worth	M. A. Zollinger.
Norwalk*†..... Warren	See Indianola.
Norway*†..... Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*†..... Louisa	See Wapello.
Ocheyedan*†.....Osceola	See Sibley.
Odebolt*†..... Sac	W. A. Helsell.

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Town and County.	Name.
Oelwein*† .....Fayette	W. B. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Olds*† .....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*†.....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*† .....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*† .....Woodbury	Cutting & Willett.
Ottosen*† .....Humboldt	See Dakota.
▲Ottumwa*† .....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*† ...Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*† .....Guthrie	J. W. Morris.
Parkersburg*† ....Butler	Cartright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*† .....O'Brien	David Algyer.
Pella*† .....Marion	P. H. BOUSQUET.
Percival*† .....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*† .....Harrison	See Avoca.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† .....Woodbury	See Correctionville.
Pilot Mound*† ....Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*† .....Bremer	See Waverly.
Pleasanton*† ....Decatur	See Leon.
Pleasantville*† ...Marion	See Knoxville.
Plover*† .....Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas* . Pocahontas	WILLIAM HAZLETT.
Pomeroy*† .....Calhoun	D. M. Kelleher.
Popejoy*† .....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*† .....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Primghar*† .....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*† ..... Davis	See Bloomfield.
Quimby*† .....Cherokee	See Cherokee.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† .... Hamilton	See Webster City.
Randolph*† ....Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† . Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .... Plymouth	E. S. Lloyd.
Renwick*† .... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*† .....Palo Alto	WM. A. O'DONNELL.
Rutland*† .... Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	J. A. WILLCOX.
Schaller*† .....Sac	A. P. SEARLE.
Schleswig ...Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Jonneston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† .....Polk	See Des Moines.
Sheldon*† .....O'Brien	A. J. WALSMITH.
Shell Rock*† .....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† ..... Keokuk	BROWN & BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† ....Sioux	See Orange City.
▲Sioux City*† ..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office
Sioux Rapids*†.Buena V.	D. F. JOHNSTON.
Slater*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*† .....Linn	See Marion.
Stacyville*† .....Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† .... Mitchell	See Osage.
St. Anthony*† ..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*† ..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† ....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*† ..Buena V.	F. F. FAVILLE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† .....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† ..... Guthrie	F. O. HINKSON.
Sully*† ....Jasper	See Newton.
Sumner*† ..... Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† .... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ..Winnebago	JOHN A. HYNDMAN.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† .... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka .....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place* ...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† .....Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*† . Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .... Decatur	See Garden Grove.
Ventura .... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ...Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	ARTHUR SPRINGER.
▲Washington*† . Wash'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* .....Fayett	J. B. Rockwood.
▲Waukon*† .... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*† ..Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Centez.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield* .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.

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Town and County.	Name.
West Liberty*†..Muscat'e	J. E. McINTOSH.
West Mitchell*●. Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*†... Crawford	John C. Suler.
▲West Union*†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*†...Keokuk	BROWN & BROWN.
Wheatland*†.....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*†..... Hardin	See Eldon.
Williams*†.....Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*†.....Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†... Buchanan	See Independence.
Wiota*† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†.....Clarke	See Osceola.
Woodward*†.....Dallas	See Perry.
Woolstock*† .....Wright	L. W Tyrrell.
Worthington*†..Dub'que	See Farley.
Wyoming*†.....Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†..Des Moines	See Mediapolis.
Zearing*† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*†..... Dickinson	▲H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*† ..... Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*†..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	E. C. WILCOX.
Arcadia*† .....Crawford	O. S. Henderson.
Argentine*†..Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*† .Cowley	NORMAN BARKER.
Arlington*† .....Reno	Austin O. Hays.
▲Ashland*†.....Clark	H. J. Bone.
▲Atchison*† .....Atchison	HENRY ELLISTON.
Athol*†.....Smith	See Smith Center.
Attica*†.....Harper	J. D. Bradley.
▲Atwood*†.....Rawlins	J. P. Noble.
Augusta*†.....Butler	See El Dorado.
Axtell*† .....Marshall	See Marysville.
Baileyville*† ....Nemaha	See Seneca.
Baldwin*†.....Douglas	See Lawrence.
Barnard*† .....Lincoln	See Lincoln.
Barnes*† ....Washington	See Washington.
Baxter Springs*†Cher'o'e	W. H. Hosmer.
Beattie*† .....Marshall	S. B. Berry.
Belle Plaine*†...Sumner	Forney & Wilson.
▲Belleville*†.....Republic	B. T. Bullen.
▲Beloit*†. .....Mitchell	FRANK A. LUTZ.
Bennington*† ....Ottawa	See Minneapolis.
Bern*†.....Nemaha	See Seneca.
Blue Mound*† .....Linn	C. F. Neahley.
Blue Rapids*† ..Marshall	H. A. Russell.
Bluff City*† .....Harper	See Anthony.
Bonner Springs Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† .....Ford	See Dodge City.
Buffalo*† .....Wilson	See Yates Center.
Burden*†.....Cowley	S. J. Day.
Burlingame*† .....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	E. N. CONNAL.
Burr Oak*† .....Jewell	D. J. Coy.
Burrton*†.....Harvey	W. L. Dailey.
Bushton*†.....Rice	G. F. Hauser.
Caldwell*†.....Sumner	BURNETT & SIMONS.
Caney*† ....Montgomery	Porter & Barr.
Canton*†.....McPherson	See McPherson.
Carbondale*†.....Osage	C. T. Neihart.
Cawker City*†..Mitchell	Clark A. Smith.
Cedar Vale*†Chautauqua	William P. Lynch.
Centralia*†.....Nemaha	P. L Burlingame.
Chanute*† .....Neosho	JOHN J. JONES.
Chapman*†...Dickinson	See Abilene.
Chase*† .....Rice	See Lyons.
Cheney*† .....Sedgwick	See Wichita.
Cherokee*†....Crawford	E. A. Perry.
Cherryvale*† .Montg'ery	J. W. Holdren.
Chetopa*† .....Labette	A. R. Bell.
▲Cimarron*†.....Gray	William Hoover.
Circleville*†.... Jackson	See Holton.
Claflin*† .....Barton	See Great Bend.
▲Clay Center*†.....Clay	GEORGE M. MILEY.
Clearwater*†...Sedgwick	See Wichita.
Clifton*†....Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. VAN DE MARK.
Coffeyville*†..Montg'ery	DOOLEY & KEITH.
▲Colby*†.....Thomas	C. L. WILSON.
▲Coldwater*†..Comanche	C. M. Myers.
Colony*†.....Anderson	M. A. Carmichael.
▲Columbus*† ...Cherokee	C. A. McNEILL.
Colwich*† .....Sedgwick	George W. Steenwood.
▲Concordia*†.....Cloud	KENNETT & PECK.
Conway Springs*†.Sum'r	See Wellington.
Corning*†.....Nemaha	See Seneca.
▲Cottonwood Falls*†.Ch'e	F. A. MECKEL.
▲Council Grove*† .Morris	E. S. BERTRAM.
Courtland*†....Republic	C. A. Kimball.
Cuba*† .....Republic	John Brown.
Delphos*†.....Ottawa	J. W. Barker.
Dentonville*† .Doniphan	See Troy.
Dexter*† .....Cowley	J. H. Watkins.
▲Dighton*† .....Lane	J. S. SIMMONS.
▲Dodge City*† .....Ford	REEVES & KIRKPATRICK.
Douglass*†.....Butler	W. P. Knote.
Downs*† .....Osborne	J. A. Travers.
Dunlap*† .....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*†.....Labette	J. S. Hileman & Son.
Effingham*†....Atchison	See Atchison.
▲Eldorado*†..... Butler	H. W. SCHUMACHER.
Elk City*† .Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† .....Ellis	See Hays.
▲Ellsworth*†....Ellsworth	IRA E. LLOYD.
Elmdale*† .....Chase	See Cottonwood Falls.
Elsmore*† .....Allen	See Iola.
▲Emporia*†.....Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† .....Neosho	J. L. DENISON.
Eskridge*† ..Wabaunsee	J. J. Mitchell.
Eudora*†.....Douglas	O. G. Richards.
Eureka*† ....Greenwood	FULLER & JACKSON.
Everest*†.....Brown	R. C. Jones.
Fairview*† .....Brown	Newton & Newton.
Fall River*† .Greenwood	See Fredonia.
Florence*† .....Marion	See Marion.
▲Fort Scott*†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*† ....Marshall	Gregg & Gregg.
Frederick*†.....Rice	See Lyons.
▲Fredonia*†..... Wilson	WILLITS & COOPER.
Fulton*†.....Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	A. S. WILSON.
▲Garden City*†....Finney	H. F. Mason.
Gardner*†..... Johnson	See Olathe.
▲Garnett*†.....Anderson	NOAH L. BOWMAN
Gaylord*† .....Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*†..... Crawford	B. S. GAITSKILL.
Glasco*†..... Cloud	See Concordia.
Glen Elder*†....Mitchell	See Beloit.
Goffs*†..... Nemaha	See Seneca.
▲Goodland*†.....Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*†.....Barton	F. V. RUSSELL.
Greeley*†.....Anderson	See Garnett.
Green*†..... Clay	See Clay Centre.
Greenleaf*† .Washington	W. P. Mudgett.
▲Greensburg*†.....Kiowa	JOHN W. DAVIS.
Grenola*†..... Elk	J. T. Lauter.
Gypsum*†..... Saline	William Meneley.
Haddam*†.. Washington	R. O. Woody.
Halstead*†.....Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*†..... Harper	Washbon & Washbon.
Hartford*†..... Lyon	See Emporia.
Hartland*†.....Kearney	See Garden City.
Haven*†..... Reno	See Hutchinson.
Havensville*†. Potta'mie	T. J. Richardson.
▲Hays*†..... Ellis	REEDER & REEDER.
Hazelton*†..... Barber	W. C. Alford.
Herington*†.. Dickinson	THORNTON COOKE.
Herndon*†..... Rawlins	See Atwood.
▲Hiawatha*†..... Brown	MEANS & SMITH.
Highland*†.....Doniphan	JAMES L. ALLEN.
▲Hill City*†.....Graham	F. D. Turck.
Hillsboro*†..... Marion	See Marion.
Hoisington*†..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*†....Ellsworth	See Ellsworth.
▲Holton*†.....Jackson	GRANT MITCHELL.
Hope*†.....Dickinson	See Abilene.
Horace*†..... Greeley	See Tribune.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	G. A. Amos.
Huron*†.....Atchison	G. W. Stahler.
▲Hutchinson*†..... Reno	WHITELAW & ROSE.
Idana*†.....Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Iola*• † ..... Allen	OSCAR FOUST & SON.
Irving*• † ..... Marshall	See Marysville.
Jamestown*• † ..... Cloud	F. E. Lane.
Jewell *• ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*• † ... Geary	W. S. ROARK.
▲Kansas City*• † Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*• † ..... Smith	J. T. Reed.
Kincaid*• † ..... Anderson	S. D. Whittington.
▲Kingman*• † ..... Kingman	JOHN E. LYDECKER.
▲Kinsley*• † ..... Edwards	W. N. Beezley.
Kiowa*• † ..... Barber	A. L. Herr.
Kirwin*• † ..... Phillips	W. H. HOLMES.
▲La Crosse*• † ..... Rush	H. L. Anderson.
La Cygne*• † ..... Linn	M. F. Leasure.
La Harpe*• † ..... Allen	See Humboldt.
▲Lakin*• † ..... Kearney	Thorpe & Hoskinson.
Lancaster*• † ..... Atchison	See Atchison.
Lane*• † ..... Franklin	L. C. Crittendon.
▲Larned*• † ..... Pawnee	W. H. VERNON.
▲Lawrence*• † ..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*• † Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*• † ..... Smith	Jas. R. Lewis.
Lebo*• † ..... Coffey	E. R. Evans.
Lehigh*• † ..... Marion	See Marion.
Lenora*• † ..... Norton	H. R. Tillotson.
Leon*• † ..... Butler	Thomas A. Word.
Leona*• † ..... Doniphan	See Troy.
Leonardville*• † ..... Riley	See Manhattan.
▲Leoti*• † ..... Wichita	W. B. Washington.
Le Roy*• † ..... Coffey	C. T. High.
▲Liberal*• † ..... Seward	J. W. Campbell.
▲Lincoln*• † ..... Lincoln	George D. Abel.
Lindsborg*• † . McPherson	JOHN F. HANSON.
Linn*• † ..... Washington	See Clifton.
Little River*• † ..... Rice	See Lyons.
Logan*• † ..... Phillips	T. M. SULLIVAN.
Long Island*• † ... Phillips	Giffen Culbertson.
Longton*• † ..... Elk	W. C. Boone.
Lost Springs*• † ..... Marion	See Marion.
Louisburg*• † ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*• † ..... Osage	J. H. Stavely.
▲Lyons*• † ..... Rice	O. E. HOPKINS.
Macksville*• † ... Stafford	See St. Johns.
Madison*• † .. Greenwood	S. F. Wicker.
▲Manhattan*• † ..... Riley	SAMUEL KIMBLE.
▲Mankato*• † ..... Jewell	T. S. Kirkpatrick.
▲Marion*• † ..... Marion	THOMAS O. KELLEY.
Marquette*• † . McPherson	J. F. Hanson.
▲Marysville*• † .... Marshall	JOHN A. BROUGHTEN
McCracken*• † ..... Rush	See La Crosse.
McCune*• † ..... Crawford	H. M. Ford.
McDonald*• † ..... Rawlins	J. Atwood.
McLouth*• † ..... Jefferson	W. D. Daniels.
▲McPherson*• † McPherson	GEO. W. ALLISON.
▲Meade*• † ..... Meade	Louis Boehler.
▲Medicine Lodge*• † Barb'r	A. L. NOBLE.
▲Melvern*• † ..... Osage	I. Farley.
Meriden*• † ..... Jefferson	See Oskaloosa.
Miltonvale*• † ..... Cloud	John W. Shay.
▲Minneapolis*• † ... Ottawa	J. C. MURPHY.
Moline*• † ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*• † ..... Clay	See Clay Centre.
Morrill*• † ..... Brown	Nathan Jones.
▲Mound City*• † ..... Linn	JOHN C. CANNON.
Moundridge*• † McPhers'n	See McPherson.
Mound Valley*• † Labette	Graham & Beggs.
Mount Hope*• † Sedgwick	G. C. Robbins.
Mulvane*• † ..... Sumner	See Wichita.
Muscotah*• † ..... Atchison	Seneca Heath.
Narka*• † ..... Republic	B. H. Speer.
Neodesha*• † ..... Wilson	E. D. MIKESELL.
Neosho Falls*• † Woodson	E. Q. Stillwell.
▲Ness City*• † ..... Ness	A. H. Faulks.
Netawaka*• † ..... Jackson	Andrew Neal.
▲Newton*• † ..... Harvey	PETERS & NICHOLSON.
Nickerson*• † ..... Reno	See Hutchinson.
Norcatur*• † ..... Decatur	R. D. Gaston.
North Topeka*• † Shawnee	See Topeka.
▲Norton*• † ..... Norton	L. H. WILDER.
Nortonville*• † . Jefferson	L. F. Randolph.
Norwich*• † ..... Kingman	See Kingman.
Oakley*• † ..... Logan	K. E. Willcockson.
▲Oberlin*• † ..... Decatur	TULLY SCOTT.
Oketo*• † ..... Marshall	See Marysville.
▲Olathe*• † ..... Johnson	PARKER & HAMILTON.
Olsburg*• † . Pottawatomie	See Westmoreland.
Onaga*• † .. Pottawatomie	J. W. Dunn.
Oneida*• † ..... Nemaha	H. L. Wikoff.
Osage City*• † ..... Osage	R. C. Helzer.
Osawatomie*• † ..... Miami	See Paola.
▲Osborne*• † ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*• † ... Jefferson	MORSE & CASEBIER.
▲Oswego*• † ..... Labette	M. E. WILLIAMS.
▲Ottawa*• † ..... Franklin	JOHN W. DeFORD.
Overbrook*• † ..... Osage	See Lyndon.
Oxford*• † ..... Sumner	R. L. Collins.
Palmer*• † ... Washington	See Clifton.
▲Paola*• † ..... Miami	B. T. RILEY.
Parker*• † ..... Linn	See Iola.
Parsons*• † ..... Labette	E. O. ELLIS.
Pawnee Rock*• † . Barton	J. W. Ratcliffe.
Peabody*• † ..... Marion	C. M. Clark.
Perry*• † ..... Jefferson	A. D. Haynes.
▲Phillipsburg*• † ... Phillips	C. A. Lewis.
Pittsburg*• † ... Crawford	CAMPBELL & CAMPBELL
Plainville*• † ..... Rooks	See Stockton.
Pleasanton*• † ..... Linn	Blue & Riggs.
Pomona*• † ..... Franklin	See Ottawa.
Powhattan*• † ..... Brown	See Hiawatha.
▲Pratt*• † ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*• † ... Reno	See Hutchinson.
Quenemo*• † ..... Osage	C. H. Leonard.
Quinter*• ..... Gove	See Gove City.
Randall*• † ..... Jewell	See Mankato.
Randolph*• † ..... Riley	See Manhattan.
Republic*• † ..... Republic	See Scandia.
Reserve*• † ..... Brown	See Hiawatha.
▲Richfield*• † ..... Morton	G. Porter Craddock.
Richland*• † ..... Shawnee	See Rossville.
Richmond*• † ..... Franklin	See Ottawa.
Riley*• † ..... Riley	J. B. Rairden.
Robinson*• † ..... Brown	F. M. Pearl.
Rossville*• † ..... Shawnee	See North Topeka.
▲Russell*• † ..... Russell	J. C. Ruppenthal.
▲Russell Springs*• ... Logan	Charles L. Kagey.
Sabetha*• † ..... Nemaha	Nathan Jones.
▲Salina*• † ..... Saline	R. A. LOVITT.
▲Santa Fe*• ..... Haskell	See Ulysses.
Scandia*• † ..... Republic	J. P. Haton.
▲Scott*• † ..... Scott	T. A. JENKINS.
▲Sedan*• † ..... Chautauqua	Fitzpatrick & Shukera.
Sedgwick*• † ..... Harvey	C. L. Foster.
▲Seneca*• † ..... Nemaha	S. K. WOODWORTH.
Severance*• † .. Doniphan	W. H. H. Curtis.
Severy*• † ..... Greenwood	See Eureka.
▲Sharon Springs*• † Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*• † .... Smith	L. C. Uhl.
Soldier*• † ..... Jackson	V. H. McDonald.
Solomon*• † ... Dickinson	See Abilene.
South Haven*• † .. Sumner	Austin Atkins.
Spring Hill*• † .... Johnson	See Olathe.
Stafford*• † ..... Stafford	C. G. WEBB.
Sterling*• † ..... Rice	FRED P. GREEN.
▲St. Francis*• † .. Cheyenne	J. L. Finley.
▲St. John*• † ..... Stafford	Moseley & Dixon.
St. Mary's*• † . Pottawato'e	G. W. Mackay.
St. Paul*• † ..... Neosho	See Erie.
▲Stockton*• † ..... Rooks	W. B. HAM.
Strong*• † ..... Chase	See Cottonwood Falls.
Summerfield*• † . Marshall	T. J. Madden.
Sylvan Grove*• † . Lincoln	H. W. Rahmeier.
Sylvia*• † ..... Reno	See Hutchinson.
▲Syracuse*• † .... Hamilton	U. T. Tapscott.
Tescott*• † ..... Ottawa	See Minneapolis.
Thayer*• † ..... Neosho	S. W. Brewster.
Tonganoxie*• † Leavenw'h	S. J. McNaughton.
¶▲Topeka*• † ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*• † ..... Woodson	F. M. Sutton.
▲Tribune*• † ..... Greeley	W. M. Glenn.
▲Troy*• † ..... Doniphan	C. C. Camp.
Turon*• † ..... Reno	M. H. Potter.
Udall*• † ..... Cowley	See Winfield.
▲Ulysses*• † ..... Grant	T. W. Marshall.
Valley Falls*• † . Jefferson	G. W. McCAMMON.
Vermillion*• † .... Marshall	See Frankfort.
Vliets*• † ..... Marshall	See Frankfort.
▲WaKeeney*• † ..... Trego	Allen Cox.
Wakefield*• † ..... Clay	See Clay Centre.
Walnut*• † ..... Crawford	See Girard.
Wamego*• † . Pottawato'e	D. V. Sprague.
▲Washington*• † . Wash't'n	CHARLES SMITH.
Waterville*• † .... Marshall	E. A. Berry.
Wathena*• † ..... Doniphan	See Troy.
Waverly*• † ..... Coffey	H. L. COOPER.
Weir*• † ..... Cherokee	M. F. Compton.
▲Wellington*• † .. Sumner	C. E. ELLIOTT.
Wellsville*• † ..... Franklin	T. J. Gregory.
▲Westmoreland*• . Pottaw'e	Hick & Badgley.
Westphalia*• † . Anderson	See Garnett.
Wetmore*• † ..... Nemaha	M. DeForest.
Wheaton*• † Pottawato'ie	See Onaga.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
White City*† .....Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† .....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	See Holton.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See North Coover.
Winchester*† ..Jefferson	See Valley Falls.
▲Winfield*† ....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany* .....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	See Newport.
Allensville*† .....Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR
Auburn*† .....Logan	See Russellville.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barboursville*•† ....Knox	S. B. Dishman.
▲Bardstown*•† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	See La Grange.
▲Beattyville*•† .....Lee	H. H. HARRIS.
Beaver Dam*•† .....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*•† .....Marshall	J. W. Dycus.
Berry*•† .....Harrison	See Cynthiana.
Bloomfield*† .....Nelson	See Bardstown.
▲Boonesville* .....Owsley	C. W. Hogg.
▲Bowling Green*•†Warren	MITCHELL & DU BOSE.
▲Brandenburg* .....Meade	J. H. Trent, Jr.
▲Brookville*• .....Bracken	H. P. Willis.
▲Brownsville* ..Edmonson	James S. Lay.
Burgin*•† ..... Mercer	W. T. Ewing.
▲Burkesville* .Cumberland	Sandidge & Sandidge.
▲Burlington*•† .....Boone	F. Riddell.
Burnside* .....Pulaski	See Somerset.
Butler*•† .....Pendleton	See Falmouth.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*•† ..Henry	See New Castle.
▲Campbellsville*•† ..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*•† .....Grayson	N. C. Tilford.
▲Carlisle*•† .....Nicholas	Thomas Owens.
▲Carrollton*• .....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*•† .....Boyd	Thomas R. Brown.
Cave City*•† .....Barren	J. Robert White.
Central City*•† .Muhl'berg	J. Y. Thomas, Jr.
Clay City*•† .....Powell	See Stanton.
▲Clinton*•† .. Hickman	J. M. BRUMMAL & SON.
Cloverport*•† Breck'ridge	J. R. Skillman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*•† .... Hickman	See Clinton.
Corbin*•† ..... Whitley	See Williamsburg.
Corinth*•† ..... Grant	See Williamstown.
Corydon*•† ....Henderson	Merritt & Alvis.
Covington*•† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*•† .....Grant	B. F. Menefee.
▲Cynthiana*•† .... Harrison	EVANS & PETERSON.
▲Danville*•† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs Hopkins	See Madisonville.
▲Dixon* ..... Webster	F. M. Baker.
Dry Ridge*•† .....Grant	J. G. Blackburn.
▲Eddyville*•† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	J. C. Muncie.
▲Elizabethtown*•†. Hardin	S. H. BUSH.
▲Elkton*•† .....Todd	JAMES R. MALLORY.
Eminence*•† ..... Henry	J. C. Gordon.
Erlanger*•† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*•† ...Pendleton	L. T. Applegate.
▲Flemingsburg*•† Fleming	J. H. Power.
Fordsville*•† .....Ohio	See Hartford.
¶▲Frankfort*•† .. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*•† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*•† ..... Fulton	Ed. Thomas.
▲Georgetown*•† .....Scott	VICTOR F. BRADLEY.
Germantown ... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• .....Barren	W. L. Porter.
Glencoe*•† ..... Gallatin	See Warsaw.
▲Grayson*•† .....Carter	H. D. Gregory.
▲Greensburg*•† ..... Green	W. F. CANTRILL.
▲Greenup*•† ..... Greenup	W. F. Worthington.

Town and County.	Name.
▲Greenville*•† Muhlenberg	Wickliffe & Johnson.
Guthrie*•† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*•†. Bre'ridge	Morris Eskridge & Son.
▲Harlan* .....Harlan	B. M. Lee.
▲Harrodsburg*•† ....Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. GLENN.
▲Hawesville*•† ... Hancock	G. D. Chambers.
▲Hazard* .....Perry	John Baker.
▲Henderson*•†. Henderson	YEAMAN & YEAMAN.
▲Hickman*•† .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*•† ...La Rue	D. H. Smith.
▲Hopkinsville*•†.Christian	JOHN T. EDMUNDS.
Horse Cave*•† .....Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bickneil.
▲Independence* .....Kenton	JOHN L. VEST.
▲Irvine*•† ..... Estell	Ridell & Ridell.
Irvington*•† Breck'ridge	See Hardinsburg.
▲Jackson*•† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey* .....Caldwell	See Princeton.
Kuttawa*•† .....Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*•† .....Oldham	A. T. Ladd.
▲Lancaster*•† .....Garrard	Wm. Herndon.
▲Lawrenceburg*•† And'son	F. R. FELAND.
▲Lebanon*•† ..... Marion	J. McCHORD.
Lebanon Junc.*•† .Bullitt	Robert Zimmerman.
▲Litchfield*•† ....Grayson	J. S. Wortham.
Lewisburg*•† ..... Logan	J. C. Sneed.
Lewisport*•† ....Hancock	B. H. Poindexter.
▲Lexington*•† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*•† .....McLean	See Calhoun.
▲London*•† ..... Laurel	W. S. JACKSON.
▲Louisa*•† ..... Lawrence	A. J. Garred.
▲Louisville*•† ....Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*•†..Hopkins	MAURICE K. GORDON.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*•† .....Crittenden	James & James.
▲Mayfield*•† .....Graves	Lee & Hester.
▲Maysville*•† .....Mason	L. W. ROBERTSON.
▲McKee .....Jackson	M. A. Holcomb.
Middlesboro*•† .....Bell	M. H. RHORER.
Midway*•† .....Woodford	Richard Godson.
Millersburg*•† .. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*•† ..... Rowan	J. G. Whitt.
▲Morganfield*•† .....Union	P. B. MILLER.
▲Morgantown* .....Butler	GUFFY & WHALIN
▲Mt. Olivet* ....Robertson	O. S. Deming.
▲Mt. Sterling*•† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*•† Rockcastle	C. C. Williams.
▲Munfordville*•† .....Hart	H. A. Watkins.
▲Murray*•† ..... Calloway	G. C. DIUGUID.
▲New Castle*• .....Henry	W. W. Turner.
New Haven*•† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*•† .... Campbell	AUBREY BARBOUR.
▲Nicholasville*•†. Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*•† ....Daviess	WEIR & WEIR.
Owenton*•† .....Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*•† ...McCracken	GREER & REED.
▲Paintsville* .....Johnson	J. E. Buckingham.
▲Paris*•† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*•† ...Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville*• ..... Pike	W. O. B. RATLIFF.
▲Pineville*•† ..... Bell	O. V. RILEY.
Pleasureville*• .....Henry	See New Castle.
Port Royal*• .....Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*•† .... Caldwell	WM. MARBLE.
Providence*•† ...Webster	E. Jennings.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Richmond*† ....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*† .....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*● .....Allen	T. B DIXON.
Sebree*† .....Webster	See Dixon.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*† Bullitt	J. F. Combs.
Slaughterville†.Webster	See Dixon.
▲Smithland*●...Livingston	Charles H. Webb.
Smith's Grove*†.Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*† .....Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*† .....Lincoln	J. S. OWSLEY, JR.
▲Stanton*† .....Powell	O. A. Lyle.
Sturgis*● .....Union	J. Mack Thompson.
Sulphur*● .....Henry	See New Castle.
▲Taylorsville*● ..... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*† .....Todd	O. W. Wilson.
Uniontown*● ..... Union	Robert G. Byrne.
▲Vanceburg*† ..... Lewis	W. C. Halbert.
▲Versailles*† .. Woodford	D. L. THORNTON.
Vine Grove*† .... Hardin	See Elizabethtown.
Waddy*† .....Shelby	See Shelbyville.
Walton*† .....Boone	See Burlington.
Warfield .....Martin	See Inez.
▲Warsaw* .....Gallatin	L. L. Tiller.
▲West Liberty* ....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley* ..... Owen	See Owenton.
▲Whitesburg* ..... Letcher	D. D. Fields & Son.
Whitesville*† .... Daviess	See Owensboro.
▲Wickliffe*† ..... Ballard	RUGG & WICKLIFFE.
▲Williamsburg*† . Whitley	SHARP & SILER.
▲Williamstown*† ...Grant	M. D. Gray.
Wilmore*† .... Jessamine	See Nicholasville.
▲Winchester*† ..... Clark	LEELAND HATHAWAY.
Wingo*† .....Graves	Frank A. Lucas.
Worthville*† .....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*● ... Vermillion	W. B. White.
▲Alexandria*† .... Rapides	L. J. HACKENYOS.
▲Amite*† ..... Tangipahoa	Bolver Edwards.
▲Arcadia*† ..... Bienville	Dorman & Reynolds.
▲Bastrop*† .... Morehouse	James Bussey.
¶▲Baton Rouge*† E. Ba. R.	THOS. J. KERNAN.
BayouSara*† W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*† ..... Bossier	Joannes Smith.
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*†. East Feliciana	J. D. WALL.
▲Colfax* ..... Grant	J. A. Williams.
▲Columbia*† ..... Caldwell	A. B. Hundley.
▲Convent*† ..... St. James	See New Orleans.
▲Coushatta* ..... Red River	W. A. Wilkinson.
▲Covington*† St. Tam'any	J. M. Burns.
▲Crowley*† ..... Acadia	STORY & PUGH.
▲Donaldsonville*† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville* ..... Union	R. B. Dawkins.
▲Floyd* ..... West Carroll	Gray & McIntosh.
▲Franklin*† ..... St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg* ...St. Helena	W. C. Pipkin.
▲Gretna* ..... Jefferson	See New Orleans.
▲Hahnville ..... St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez. Miss.
▲Homer*† ..... Claiborne	J. W. HOLBERT.
▲Houma*† ... Terre Bonne	Suthon & Wallis.
Jeanerette*† ..... Iberia	See New Iberia.
Jennings*† .... Calcasieu	C. R. Cline.
▲Lafayette*† ... Lafayette	Charles D. Caffery.
▲Lake Charles*† Calcasieu	C. A. McCOY.
▲Lake Providence*† E. Car'l	Ransdell & Ransdell.
▲Leesville*† ..... Vernon	See Many.
▲Mansfield*† ..... De Soto	Elam & Egan.
▲Many*† ..... Sabine	W. P. Good.
▲Marksville*† .. Avoyelles	JOFFRION & JOFFRION.
▲Minden*† ..... Webster	L. K. Watkins.
▲Monroe*† ..... Ouachita	STUBBS & RUSSELL.
Morgan City*† ..St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*† ..... Iberia	WEEKS & WEEKS.
▲New Orleans*●†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*† ..St. Landry	WM. J. SANDOZ.
Patterson*† .....St. Mary	See Franklin.
▲Plaquemine*† .. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*† ..... Acadia	See Crowley.
▲Rayville*† ..... Richland	See Monroe.
▲Ruston*† ..... Lincoln	J. B. Halstead.
▲Shreveport*† ..... Caddo	ALEXANDER & WILKINSON
▲Sparta* ..... Bienville	J. J. Sprawls.
▲Springville .... Livingston	See Springfield.
▲St. Bernard ....St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Feliciana	Robert Montgomery.
▲St. Joseph*† ..... Tensas	Young & Young.
▲St. Martinville*● St. Martin	Martin & Voorhies.
▲Tallulah*† ..... Madison	Stone & Holmes.
▲Thibodaux*† . Lafourche	THOMAS A. BODEAUX.
▲Vernon* ..... Jackson	N. M. Smith.
▲Vidalia*† ..... Concordia	Philip Hough.
Washington*† St. Landry	See Opelousas
Whitecastle*† .. Iberville	William J. Gahan,
▲Winnfield* ..... Winn	See Natchitoches.
▲Winnsboro*† ...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*† ..... York	Samuel M. Came.
▲Auburn*†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*† ... Kennebec	HEATH & ANDREWS.
▲Bangor*† ..... Penobscot	CHAPMAN & WORSTER.
Bar Harbor*† .. Hancock	JOHN A. PETERS, JR.
▲Bath*† ..... Sagadahoc	JOSEPH M. TROTT.
▲Belfast*† ..... Waldo	R. F. DUNTON.
Bethel*† ..... Oxford	Herrick & Park.
Biddeford*† ..... York	EDWIN STONE.
BoothbayHarbor* Lincoln	C. R. Tupper.
Brewer*† ..... Penobscot	F. A. Floyd.
Bridgton*† . Cumberland	D. P. & D. E. Chaplin.
Brunswick*† Cumberland	BARRETT POTTER.
Buckfield*† ..... Oxford	See Canton.
Bucksport*† ..... Hancock	O. F. Fellows.
▲Calais*† ..... Washington	GEORGE R GARDNER
Camden*† ..... Knox	REUEL ROBINSON.
Canton*† ..... Oxford	JOHN P. SWASEY.
Caribou*† .... Aroostook	B L. FLETCHER.
Corinna*† ..... Penobscot	See Bangor.
Damariscotta*† . Lincoln	Pierce & Hall.
Dexter*† ..... Penobscot	L. B. WALDRON.
▲Dover*† ..... Piscataquis	O. M. Robinson.
Eastport*† . Washington	S. D. Leavitt.
▲Ellsworth*† ..... Hancock	J. A. PETERS, JR.
Fairfield*† ..... Somerset	T. E. McFadden.
▲Farmington*† . Franklin	J. C. HOLMAN.
Ft. Fairfield*† Aroostook	Herbert T. Powers.
Freeport*† ..Cumberland	See Yarmouth.
Fryeburg*† ..... Oxford	E. E. Hastings.
Gardiner*† .... Kennebec	JOHN W. FOSTER.
Gorham*† .. Cumberland	John A. Waterman.
Guilford*† .. Piscataquis	Henry Hudson.
Hallowell*† ... Kennebec	See Augusta.
Hartland*† ..... Somerset	H. W. Stewart.
▲Houlton*† ..... Aroostook	POWERS & POWERS.
Kennebunk*† ..... York	W. L. Dane.
Kingfield*● ..... Franklin	H. S. Wing.
Lewiston*†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*†. And'c'g'n	H. E. Coolidge.
LivermoreFalls*† A'd'gin	John H. Maxwell.
▲Machias*† ...Washington	C. B. DONWORTH.
Madison*† ..... Somerset	C. A. Wilber.
McKinley*† ..... Hancock	E. Webster French.
MechanicFalls*† And'g'n	J. M. Libby.
New Castle*† ..... Lincoln	Hilton & Hilton.
Newport*† .... Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*†...York	N. Hobbs.
Norway*†.....Oxford	A. S. Kimball.
Oakland*†.....Kennebec	George W. Field.
Oldtown*†.....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*†.....Franklin	F. E. Timberlake.
Pittsfield*†.....Somerset	J. W. Manson.
▲Portland*† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL, Attorneys for Casco National and Canal National banks.
Presque Isle*†Aroostook	George H. Smith.
Richmond*† ..Sagadahoc	W. T. Hall.
▲Rockland*† .....Knox	EDWARD B. MACALLISTER.
Rockport*† .....Knox	See Camden.
Rumford Falls*†.Oxford	H. E. Stearns.
Saco*† .....York	COLLEY & WORMWOOD.
Sanford*† .....York	FRED J. ALLEN.
Searsport*† .....Waldo	W. T. C. Runnels.
▲Skowhegan*† ..Somerset	GEORGE W. GOWER.
South Berwick*†....York	G. C. Yeaton.
South Paris*†.....Oxford	WILSON & GRAY.
Thomaston*† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*† ....Lincoln	O. D. Castner.
Waterville*† ..Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*† .....Franklin	C. N. Blanchard.
Winthrop*† ....Kennebec	C. C. Stevens.
▲Wiscasset*†s....Lincoln	GEORGE B. SAWYER.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
▲Aberdeen*† .....Harford	Septimus Davis.
¶▲Annapolis*†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†s...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*†.....Harford	STEVENSON A. WILLIAMS.
Berlin*† ..... Worcester	Calvin B. Taylor.
Brunswick*† ..Frederick	Glen H. Worthington.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*† .Baltimore	See Baltimore.
▲Centerville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† .....Kent	H. W. VICKERS.
Cockeysville*† Baltimore	Robt. H. Bussey.
Crisfield*† .....Somerset	Clarence P. Lankford.
▲Cumberland*† ..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*†.....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*† .....Talbot	WM. H. ADKINS.
▲Elkton*† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*† ..Howard	John G. Rogers.
Emmittsburg*† Fr'd'rick	E. L. Rowe.
Federalsburg*† Caroline	See Denton.
▲Frederick*† ...Frederick	E. S. IICHELBERGER.
Frostburg*† ....Allegany	Clayton Purnell.
Gaithersb'rg*† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*† ..Washington	See Hagerstown.
Havre de Grace*†H'rf'rd	P. L. Hopper.
Hyattsville*†Prince Geo.	WELLS & WELLS.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*† ....Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*●...Carroll	Lewis Diehlman.
North East*† .....Cecil	See Elkton.
▲Oakland*† .....Garrett	JULIUS C. RENNINGER.
Oxford*† .....Talbot	W. H. Adkins.
Pocomoke City*†W'r'st'r	C. O. Melvin.
Port Deposit*† .....Cecil	Philip R. Bond.
Port Tobacco*●...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*†Som'rset	GORDON TULL.
Queenstown*●Queen An'e	See Centerville.
Rising Sun*† .....Cecil	See Elkton.
▲Rockville*† Montgomery	Talbott & Talbott.
▲Salisbury*† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† M'tg'm'ry	See Rockville.
Sharpsburg*†..Wash'ton	See Hagerstown.
Smithsburg*† .Wash'ton	See Hagerstown.
▲Snow Hill*†...Worcester	R. D. JONES.
St. Michaels*†.....Talbot	W. D. J. Morris.
Taneytown*†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*†....Frederick	See Frederick.
▲Towson*† ....Baltimore	Z. Howard Isaac.
Trappe*† .....Talbot	See Easton.
Union Bridge*† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr. Geo.	Magruder & Wilson.
Westminster*† ...Carroll	JOHN M. REIFSNIDER.
Williamsport*†Wash'ton	See Hagerstown.
Woodsboro*† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*† ...Plymouth	Coughlan Bros.
Adams*† .....Berkshire	F. H. B. Munson.
Amesbury *†.....Essex	George W. Cate.
Amherst*† ...Hampshire	W. Hamlin.
Andover*†.....Essex	George H. Poor.
Arlington*†...Middlesex	J. A. Bailey, Jr.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*.Worcester	See Athol.
Attleboro*† .....Bristol	FRANK I. BABCOCK.
Ayer*† .....Middlesex	Warren H. Atwood.
Baldwinsville*†Wo'c'st'r	Edward L. Hill.
▲Barnstable*† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*† ....Middlesex	J. F. Buckley.
Beverly*† .....Essex	L. H. WARDWELL.
¶▲Boston*†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 344 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*†Plymouth	George W. Folsom, Jr.
Brockton*† ...Plymouth	HERBERT H. CHASE.
Brookline*† ....Norfolk	A. L. Lincoln, Jr.
Cambridge*† ..Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*•† ..... Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† .... Hampden	Luther White.
ChicopeeFalls*•† . Hamp'n	James H. Loomis.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† ..... Norfolk	Louis T. Cushing.
Concord*•† .... Middlesex	Prescott Keyes.
Conway*•† ..... Franklin	See Greenfield.
Danvers*•† ..... Essex	Daniel N. Crowley.
▲Dedham*•† ..... Norfolk	D. G. HILL.
East Bridgewater*•†Ply'th	R. O. Harris.
East Cambridge*•†Mid's'x	See Cambridge.
Easthampton*•†Hamps're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	B. T. Hillman.
Essex*•† ..... Essex	See Gloucester.
Everett*•† ..... Middlesex	See Lowell.
Fairhaven*•† ..... Bristol	J. L. Gillingham.
▲Fall River*•† ..... Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*•† .. Barnstable	See Barnstable.
▲Fitchburg*•† .. Worcester	A. Z. GOODFELLOW.
Florence*•† ... Hampshire	See Northampton.
Foxboro*•† ..... Norfolk	E. C. CORNEY.
Framingham*•†. Mid'esex	WALTER ADAMS.
Franklin*•† ..... Norfolk	Wiggins & Doe.
Gardner*•† .... Worcester	PIERCE & STILES.
Georgetown*•† ..... Essex	W. A. Butler.
Gloucester*•† ..... Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† .... Worcester	W. E. Fowler.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•† .... Franklin	GREENE & DAVENPORT.
Harwich*•† .... Barnstable	See Barnstable.
Haverhill*•† ..... Essex	POOR & FULLER.
Haydenville*•† . Hamps're	See Northampton.
Hingham*•† .... Plymouth	Thomas H. Buttimer.
Hollis'on*•† .... Middlesex	J. P. Dexter.
Holyoke*•† ..... Hampden	P. J. GARVEY.
Hopkinton*•† .. Middlesex	George L. Hemenway.
Hudson*•† ..... Middlesex	James T. & R. E. Joslin.
Hyannis*•† .... Barnstable	Henry H. Baker, Jr.
Hyde Park*•† ..... Norfolk	E. C. JENNY.
Ipswich*•† ..... Essex	George H. W. Hayes.
▲Lawrence*•† ..... Essex	SWEENEY & DOW.
Lee*•† ..... Berkshire	A. B. Clark.
Leicester*..... Worcester	Henry O. Smith.
Lenox*† ..... Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† .. Middlesex	A. E. Scott.
▲Lowell*•† ..... Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•† ..... Essex	JOHN M. BARRY.
Malden*•† ..... Middlesex	P. J McGUIRE.
Manchester*•† ..... Essex	See Gloucester.
Marblehead*•† ..... Essex	Wm. D. T. Trefey.
Marlboro*•† .... Middlesex	Edgar Weeks.
Medford*•† ..... Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† ..... Middlesex	Frank L. Washburn.
Merrimac*•† ..... Essex	T. H. Hoyt.
Methuen*•† ..... Essex	Wm. M. Rogers.
Middleboro*•† . Plymouth	George W. Stetson.
Milford*•† ..... Worcester	Lowell E. Fales.
Millbury*•† ..... Worcester	H. W. Aiken.
Milton*•† ..... Norfolk	C. F. Hall.
Monson*•† ..... Hampden	See Springfield.
▲Nantucket*•†.. Nantucket	ALLEN COFFIN.
Natick*•† ..... Middlesex	C. G. Bancroft.
▲New Bedford*•† .. Bristol	JENNEY & POTTER.
Newbury ..... Essex	See Newburyport.
▲Newburyport*•† ..... Essex	THOMAS HUSE.
Newton*•† .... Middlesex	Louis A. Hall.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton.
North Adams*•†. Berks're	BEER & DOWLIN.
▲Northampt'n*•†Hamps're	ALBERT E. ADDIS.
No. Attleboro*•† .. Bristol	F. B. Byram.
Northboro*•†. Worcester	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Cambridge.
North Easton*•† .. Bristol	M. L. Urann.
Norwell*• ..... Plymouth	H. T. Fogg.
Oakdale*•† .... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester.
Palmer*•† ..... Hampden	W. W. LEACH.
Peabody*•† ..... Essex	JOHN J. CAHILL.
▲Pittsfield*•† .... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ... Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins.
Quincy*•† ..... Norfolk	W. W. JENNESS.
Randolph*•† ..... Norfolk	Asa P. French.
Reading*•† .... Middlesex	James W. Grimes.
Rockland*•† ... Plymouth	George W. Kelley.

Town and County.	Name.
Rockport*•† ..... Essex	See Gloucester.
Rowley*•† ..... Essex	See Newburyport.
▲Salem*•† ..... Essex	WILLIAM D. CHAPPLE.
Salisbury*• ..... Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•† . Middlesex	See Boston.
South Braintree*•†. Nor'k	C. C. Mellen.
Southbridge*•† Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† .. Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•† ... Middlesex	W. B. Stevens.
Stoughton*•† .... Norfolk	Oscar A. Marden.
▲Taunton*•† ..... Bristol	H. J. FULLER.
Townsend*•† .. Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†..... Middlesex	Samuel K. Hamilton.
Wales*•† ..... Hampden	H. A. McFarland.
Waltham*•† .... Middlesex	R. M. Stark.
Ware*•† ..... Hampshire	H. M. Coney.
Wareham*•† ... Plymouth	G. C. Tobey.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•† . Middlesex	Joseph P. Keefe.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ... Barnstable	H. P. Harriman.
Westboro*•† .... Worcester	A. F. BROWN.
Westfield*•† .... Hampden	ALFRED F. LILLEY.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury* ..... Essex	See Newburyport.
West Newton*•† . Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† ..... Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•† .... Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•† . Wor'ster	F. B. Spalter.
Winchester*•† . Middlesex	G. S. Littlefield.
Woburn*•† ..... Middlesex	JOHN G. MAGUIRE.
▲Worcester*•† .. Worcester	RICE, KING & RICE.
Wrentham*•† ..... Norfolk	Samuel Warner.
Yarmouthport*•†Barns'ble	Charles C. Paine.

MICHIGAN.

Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*•† ..... Lenawee	JOHN E. BIRD.
Akron*•† ..... Tuscola	See Caro.
Albion*•† ..... Calhoun	M. D. Weeks.
Algonac*†..... St. Clair	J. M. Robertson.
▲Allegan*•† ..... Allegan	I. C. MONTAGUE.
Allen*•† ..... Hillsdale	F. A. Roethlisberger.
Alma*•† ..... Gratiot	Francis Palmer.
Almont*•† ..... Lapeer	F. P. Andrus.
▲Alpena*•† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*•† ..... Sanilac	See Carsonville.
Argyle ..... Sanilac	See Carsonville.
Armada*•† ..... Macomb	Bert C. Preston.
Ashley*•† ..... Gratiot	See Ithaca.
Athens*•† ..... Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•† ..... Iosco	See Tawas City.
▲Autrain*•†..... Alger	See Marquette.
▲Bad Axe*•† ..... Huron	CHARLES D. THOMPSON.
▲Baldwin*•† ..... Lake	See Reed City.
Bancroft*•†... Shiawassee	M. V. B. Wixom.
Bangor*•† .... Van Buren	R. M. Chase.
Barryton*..... Mecosta	See Big Rapids.
Battle Creek*•†.. Calhoun	LELAND H. SABIN.
▲Bay City*•† ..... Bay	R. A. McKAY.
Bay Port*•† ..... Huron	See Port Austin.
Belding*•†..... Ionia	H. L. VanBenschoten.
▲Bellaire*•† ..... Antrim	Leavitt & Guile.
Belleville*•† ..... Wayne	See Wayne.
Bellevue*•† ..... Eaton	George P. Stevens.
Benton Harbor*... Berrien	HUMPHREY S. GRAY.
Benzonia*•†..... Benzie	See Frankfort.
BerrienSprings*. Berrien	R. D. Dix.
▲Bessemer*•† ..... Gogebic	S. S. Cooper.
▲Big Rapids*•† ..... Mecosta	W. S. TUCKER.
Birmingham*•†.. Oakland	See Pontiac.
Blissfield*•† ..... Lenawee	John A. Riley.
Breckenridge*•†... Gratiot	See St. Louis.
Brighton*•†.... Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•† ..... Branch	M. Thompson.
Brooklyn*•†..... Jackson	J. C. Covert.
Brown City*•†.... Sanilac	Fred A. Farr.
Buchanan*•†..... Berrien	A. A. Worthington.

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Town and County.	Name.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*†.....Shiawassee	See Durand.
▲Cadillac*†..... Wexford	SAWYER & BISHOP.
Caledonia*†.....Kent	See Middleville.
Calumet*† .... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*†..... St. Clair	J. L. Willoughby.
Carleton*†.....Monroe	See Dundee.
▲Caro*† ..... Tuscola	Walter J. Gamble.
Carson City*† Montcalm	Lee A. Lyon.
Carsonville*†.. Sanilac	Thomas G. Graham.
Caseville*†.....Huron	T. B. Woodworth.
Cass City*†..... Tuscola	J. D. Brooker.
▲Cassopolis*†..... Cass	L. H. GLOVER.
Cedar Springs*†....Kent	Stuart & Barker.
Central Lake*†...Antrim	M. W. Neukirk.
Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	A. D. Cruikshank.
▲Charlotte*†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*†.Cheboygan	GEORGE E. BELL.
▲Chelsea*†....Washtenaw	A. W. Wilkinson.
Chesaning*†.....Saginaw	E. V. Mudge.
Clare*†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*†..... Ionia	See Ionia.
Clayton*†.....Lenawee	J. E. Bird.
Climax*† .... Kalamazoo	See Vicksburg.
Clinton*† ..... Lenawee	Edwin R. Smith.
Clio*†..... Genesee	J. L. Curry.
▲Coldwater*†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*†..... Midland	See Midland.
Coloma*†..... Berrien	See Benton Harbor.
Colon*† .... St. Joseph	D. L. Akey.
Concord*† .....Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey, Jr.
Coopersville*†... Ottawa	James Cilley.
▲Corunna*†... Shiawassee	John T. McCurdy.
Covert*†.....Van Buren	H. B. Chase.
Crowell*†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*†..... Iron	A. L. Flewelling.
Dansville*.....*† .. Ingham	See Lansing.
Davison*† ..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*†.... Van Buren	A. L. MOULTON.
Deckerville*†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	GROESBECK & TURNER, 1305-1307 Mystic Bldg. Refer to Union National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*†.... Washtenaw	James T. Honey.
Dimondale*†.....Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*†..... Cass	JOHN WOOSTER.
Downington*†... Sanilac	F. S. Vieta.
Dryden*†..... Lapeer	T. Williams.
Dundee*† ..... Monroe	Randall & Corbin.
Durand*†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*▪Charlevoix	A. B. Nicholas.
East Saginaw†....Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Tawas City.
Eaton Rapids*†....Eaton	J. B. Hendee.
Edmore*† .... Montcalm	See Ionia.
Elk Rapids*†.....Antrim	A. B. Dougherty.
Elkton*†..... Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
Emmett*†.....St. Clair	See Port Huron.
▲Escanaba*†..... Delta	IRA C. JENNINGS.
Evart*†..... Osceola	C. H. Rose.
Ewen*† ..... Ontonagon	See Bessemer.
Fairgrove*†..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*† ..... Genesee	Henry C. Riggs.
Fennville*† ..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*▪..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*†..... Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.
Freeport*†.....Barry	See Hastings.
Fremont*† .... Newaygo	S. W. Dunham.
Gagetown*†..... Tuscola	See Cass City.
Galesburg*†. Kalamazoo	R. G. Smith.
Galien*†..... Berrien	See Three Oaks.
▲Gaylord*†..... Otsego	A. D. Marshall.
Gladstone*† ..... Delta	Smith & Empson.
▲Gladwin*▪..... Gladwin	Charles B. Wilmot.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	GEORGE A. FARR.
Grand Ledge*†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References: National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*†....Jackson	E. Pelton.
▲Grayling*†..... Crawford	Joseph Patterson.
Greenville*†.. Montcalm	E. J. Bowman.
Hancock*†.... Houghton	See Houghton.
Hanover*†..... Jackson	See Jackson.
Harbor Beach*..... Huron	See Bad Axe.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*† ..... Oceana	F. S. Gurney.
Hartford*†... Van Buren	A. H. Tuttle.
▲Hastings*† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*†..... Osceola	C. M. Beardsley.
▲Hillsdale*†..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	John C. Post.
Holly*†.....Oakland	C. F. Collier.
Homer*†..... Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†...Houghton	J. F. HAMBITZER.
Howard*† ..... Montcalm	C. W. Perry.
▲Howell*†.....Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*† ..... Lenawee	Grant Fellows.
Imlay City*†.....Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	F. C. MILLER.
▲Iron Mountain*† Dick'n	E. A. WOODWARD.
Iron River*†..... Iron	I. W. Byers.
Ironwood*†.....Gogebic	C. E. MILLER.
Ishpeming*†. Marquette	H. O. YOUNG.
▲Ithaca*†.....Gratiot	George P. Stone.
▲Jackson*† .....Jackson	BADGLEY & BADGLEY.
Jasper*† .....Lenawee	H. C. Pratt.
Jonesville*† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*† ....Kalkaska	C. C. Jencks.
Kinde*† .....Huron	James H. Hall.
Kingston*† .....Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†....Missaukee	F. O. Gaffney.
Lake Linden*† Houghton	See Houghton.
Lake Odessa*† .....Ionia	See Ionia.
Lake View*†..Montcalm	Salem F. Kennedy.
L'Anse*† .....Baraga	P. R. McKernan.
¶Lansing*† .....Ingham	CHARLES F. HAMMOND.
▲Lapeer*† .....Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Houghton.
Lawrence*†..Van Buren	See Kalamazoo.
Lawton*† ....Van Buren	See Kalamazoo.
▲Leland*† .....Leelanau	A. F. Bonting.
Lenox*†..... Macomb	See Richmond.
Leslie*† ..... Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	See Sanilac Center.
Linden*†.....Genesee	James L. Spencer.
Litchfield*† ....Hillsdale	L. B. Agard.
Lowell*† .....Kent	John W. Matthewson.
▲Ludington*† .....Mason	H. C. HUTTON.
Lyons*† .....Ionia	E. C. Spalding.
Mancelona*† .....Antrim	H. B. Hudson.
Manchester*† Washte'naw	A. J. Waters.
▲Manistee*† ....Manistee	DOVEL & SMITH.
▲Manistique*† Schoolcraft	VIRGIL I. HIXSON.
Manton*† .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*† .....Cass	Smith & Harmon.
Marine City*† ....St. Clair	F. S. Parker.
Marlette*† .....Sanilac	D. S. McClure.
▲Marquette*† ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*† .....Calhoun	HERBERT E. WINSOR.
▲Mason*† .....Ingham	L. B. McArthur.
Mayville*† .....Tuscola	T. J. Eveland.
Mears*† .....Oceana	John T. Cummings.
Memphis*† .....Macomb	See Almont.
Mendon*†..... St. Joseph	E. E. Harwood.
▲Menominee*† Menominee	SAWYER & WAITE.

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Town and County.	Name.
Merrill*† .....Saginaw	See Saginaw.
Middleville*† .....Barry	H. E. Hendricks.
▲Midland*† .....Midland	E. P. Rice.
Milan*† .....Washtenaw	D. C. Salisbury.
Milford*† .....Oakland	Edward J. Bissell.
Millington*† .....Tuscola	See Vassar.
Minden City*† ....Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*† .....Monroe	LANDON & LOCKWOOD.
Montague*† ..Muskegon	See Whitehall.
Montrose*† .....Genesee	See Clio.
Morenci*† .....Lenawee	C. S. Ingals.
Morrice*† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*† .. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† .. Isabella	FRANCIS H. DODDS.
Muir*† .....Ionia	George Bennett.
Mulliken*† ..... Eaton	See Grand Lodge.
Munising*† ..... Alger	Walsh & Pardee.
▲Muskegon*† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*† .....Barry	Walter S. Powers.
Negaunee*† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Hibiet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† .....Luce	Sanford N. Dutcher.
New Haven*† ...Macomb	Adam T. Bennett.
Niles*† .....Berrien	N. H. BACON.
North Adams*† Hillsdale	See Hillsdale.
North Branch*† ..Lapeer	See Lapeer.
North Lansing† ...Ingham	See Lansing.
Northville*† .....Wayne	C. C. Yerkes.
Ogden† .....Lenawee	See Adrian.
Olivet* .....Eaton	See Bellevue.
Omer*† .....Arenac	W. C. Cook.
Onaway*.....Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*† .....Allegan	ANDERSON & ANDERSON.
Ovid*† .....Clinton	High & Everett.
Owosso*† ....Shiawassee	KILPATRICK & PIERPONT.
Oxford*† .....Oakland	Frank E. Jenkins.
▲Paw Paw*† ...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	T. C. Graham.
Pentwater*† .....Oceana	WILLIAM T. EVANS.
Perrinton*† .....Gratiot	See Ashley.
Perry*† .....Shiawassee	A. N. Macqueen.
Petersburg*† ....Monroe	John O. Zabel.
Petoskey*† .....Emmet	C. J. PAILTHORP.
Pewamo*† .....Ionia	See Lyons.
Pigeon*† .....Huron	Paul Woodworth.
Pinckney*† ..Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† .....Allegan	E. J. Anderson.
Plymouth*† .....Wayne	G. A Starkweather.
▲Pontiac*† .....Oakland	JOHN H. PATTERSON.
Port Austin*† ....Huron	James H. Hall.
Port Hope*† .....Huron	See Harbor Beach.
▲Port Huron*† ...St. Clair	GEORGE G. MOORE.
Portland*† .....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*† .....Branch	W. H. Lockerby.
Reading*† .....Hillsdale	Lockerby & Kinney.
Red Jacket† ..Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* .....Macomb	W. S. Stone.
Rochester*† .....Oakland	J. H. Holman.
Rockford*† .....Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers*.....Presque Isle	G. Covey, Jr.
Romeo*† .....Macomb	D. N. Lowell.
▲Roscommon*† Rosc'm'on	Charles L. De Waele.
▲Saginaw*† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ... Washtenaw	See Ypsilanti.
Sand Beach*† .....Huron	See Harbor Beach.
▲Sanilac Center*... Sanilac	William H. Burgess.
Saranac*† .....Ionia	P. T. Williams.
Saugatuck*† .....Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† .....Schoolcraft	See Newberry.
Shelby*† .....Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .....Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ...Oakland	Carpenter & Chubb.
Sparta*† .....Kent	B. N. Keister.
Springport*† ....Jackson	See Albion.
▲Standish*† .....Arenac	M. D. Snow.
▲Stanton*† .....Montcalm	L. C. PALMER.
St. Charles*† ....Saginaw	T. P. Zander.
St. Clair*† .....St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† .....Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† .....Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ...Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† .... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .....Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*† Gr'ndTra.	PRATT & DAVIS.
Turner*† .....Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merrifield.
Unionville*† .....Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† .....Tuscola	E. H. TAYLOR.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* .....Clinton	See Grand Ledge.
Waldron*† .....Hillsdale	S. W. Yeagley.
Watervliet*† .....Berrien	See Benton Harbor.
Wayland*† .....Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† ..... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† .....Lenawee	H. C. Reton.
Whitehall*† ...Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† .....St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ...Freeborn	H. C. CARLSON.
Alden*† .....Freeborn	Ira Cary.
▲Alexandria*† ..... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† .....Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	GEORGE ERICKSON.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† ....Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† ..... Bigstone	See Graceville.
▲Beaver Falls*..... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† . Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† . Ste'e	W. R. Hoskyn.
Blue Earth City*† Farib't	FRANK E. PUTNAM.
▲Boyd*† ..... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*† ... Crow Wing	T. C. BLEWITT.
▲Brandon*† ..... Douglas	See Alexandria.
Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
▲Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge*..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Center City*●†....Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*●†.....Carver	T. F. CRAVEN.
Chatfield*●†.....Fillmore	Joseph Underleak.
Chokio*●†.....Stevens	See Morris.
Clara City*●†...Chippewa	See Granite Falls.
Claremont*●†.....Dodge	B. F. Hood.
Clarkfield*●†Yello' Medi'e	See Canby.
Clayton .....Faribault	See Wells.
Clear Lake*●† Sherburne	See Big Lake.
Clearwater*●† .... Wright	See St. Cloud.
Climax*●†.....Polk	See Crookston.
Clinton* .....Bigstone	See Graceville.
Cloquet*●†.....Carlton	W. L. Chase.
Cokato*●†.....Wright	F. Swanson.
Comfrey.....Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*●†.....Lyon	W. D. Fanning.
▲Crookston*●† .....Polk	MILLER & FOOTE.
Dassell*●†.....Meeker	See Litchfield.
Dawson*●†. Lac-qui-Parle	A. W. Ewing.
Deer River*●† .....Itasca	See Grand Rapids.
Delano*●† .....Wright	F. H. Lindsley.
Delavan*●† .....Faribault	S. J. Abbott.
▲Detroit*●† .....Becker	FRANK RICHARDSON.
Dexter*●†.....Mower	G. W. King.
Dodge Center*●†...Dodge	See Kasson.
Donnelly*.....Stevens	See Morris.
Dover*●†.....Olmsted	See Rochester.
▲Duluth*●†.....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*●†.....Nobles	See Slayton.
Eagle Bend*●†.....Todd	See Long Prairie.
East Grand Forks*●† Polk	Graves & Massee.
Easton*●†.....Faribault	See Wells.
Echo*●†. Yellow Medicine	R. Vaaller.
Eden Valley*●†....Meeker	James H. Doran.
Edgerton*●†....Pipestone	C. G. Brady.
▲Elbow Lake*●† ....Grant	F. & M. Casey.
Elgin*●† .....Wabasha	See Plainview.
▲Elk River*●†...Sherburne	Frank T. White.
Ellsworth*●† .....Nobles	John F. Flynn.
Elmore*●† .....Faribault	H. B. Smith.
Ely*●†.....St. Louis	GEORGE WESCOTT.
Elysian*●†.....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*●†.....Polk	See Crookston.
Evansville*●† ....Douglas	A. O. Feet.
Eveleth*●†.....St. Louis	M. D. L. Fuller.
Excelsior*●†....Hennepin	W. P. McDonald.
Eyota*●†.....Olmstead	See Rochester.
Fairfax*●† ..... Renville	A. V. Rieke.
▲Fairmont*●†.....Martin	DEAN & PALMER.
▲Faribault*●†.....Rice	H. T. PYLE.
Farmington*●†... Dakota	A. C. Finney.
Felton*●†.....Clay	See Moorhead.
▲Fergus Falls*●† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*●† .....Polk	Thomas Keefe.
Fisher*●† .....Polk	E. D. Kingsland.
Foley*●†.....Benton	See Sauk Rapids.
Fosston*●† .....Polk	B. S. Bennett.
Franklin*●† .....Renville	See Fairfax.
Frazee*●†.....Becker	See Detroit City.
Frost.....Faribault	See Wells.
Fulda*●† ....Murray	M. E. Foley.
Gary*●†.....Norman	See Fertile.
Gaylord*●† .....Sibley	G. A. McKenzie.
Gibbon*●† .....Sibley	See Gaylord.
▲Glencoe*●† .....McLeod	F. R. ALLEN.
Glenville*●†.....Freeborn	See Albert Lea.
▲Glenwood*●† .....Pope	E. M. Webster.
Good Thunder*●†BlueE'th	See Mapleton.
Graceville*●†.... Bigstone	M. S. STEVENS.
Granada*●† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*●†.Mower	See Spring Valley.
▲Grand Rapids*●†...Itasca	T. M. Brady.
▲Granite Falls*●† Yel. Med.	O. Hartwick.
Grove City*●†.....Meeker	A. T. Nelson.
▲Hallock*●†.....Kittson	R. R. Hedenberg.
Halstad*●†.....Norman	A. O. Ueland.
Hamline*●† .....Ramsey	See St. Paul.
Hammond*●† ....Wabasha	See Wabasha.
Hampton*●† .....Dakota	See Farmington.
Hancock*●† .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madelia.
Hardwick*●† .....Rock	See Lu Verne.
Harmony*●†.....Fillmore	See Preston.
Hartland*●† ....Freeborn	See Albert Lea.
▲Hastings*●† .....Dakota	F. M. CROSBY
Hawley*●†.....Clay	G. Halverson.
Hayfield*●† .....Dodge	See Kasson.
Hector*●† .....Renville	O. A. Allen.
▲Henderson*●† .....Sibley	W. H. Leeman.
Hendrum*●† .....Norman	See Halstad.
Henning*●† ....Otter Tail	See Fergus Falls.
Herman*●†.....Grant	Arthur B. Childress.
Heron Lake*●†....Jackson	L. F. Lammers.
Hibbing*●† .....St. Louis	W. J. POWER.
Hills*●† .....Rock	See Lu Verne.
Hoffman*●†.....Grant	William Schellbach.
Hollandᵉ† .....Pipestone	See Pipestone.
Houston*●† .....Houston	See Caledonia.
Howard Lake*●†..Wright	F. E. Latham.
Hubbard*.....Hubbard	See Park Rapids.
Hutchison*●† .....McLeod	H. H. Bonniwell.
Iona*† .....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*●† .....Jackson	FRED B. FABER.
Janesville*●† .....Waseca	L. D. ROGERS.
Jasper*●†.....Pipestone	F. L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*●†.....Scott	F. J. Leonard.
Kasson*●†.....Dodge	Robert Taylor.
Kennedy*●† ..... Marshall	See Hallock.
Kensington*●† .. Douglas	See Alexandria.
Kenyon*●† .....Goodhue	F. M. Lamp.
Kerkhoven*●† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*●†.....Lesueur	See Waterville.
Kinbrae*† .....Nobles	See Worthington.
Lafayette*† .....Nicollet	See Winthrop.
▲Lake Benton*●† ..Lincoln	John McKenzie.
Lake City*●† .....Wabasha	ALLEN J. GREER.
Lake Crystal*●†BlueEa'th	D. A. Reed.
Lakefield*●† .....Jackson	E. T. Smith.
Lake Park*●†.....Becker	See Detroit.
Lakeville*●† .....Dakota	See Farmington.
Lamberton*●† ..Redwood	F. Clague.
Lanesboro*●†....Fillmore	Chapman & Chapman.
Le Roy*●† .....Mower	G. W. W. Harden.
Lester Prairie*●†.McLeod	See Glencoe.
Lesueur*●† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*●† .....Winona	See Winona.
▲Litchfield*●† .....Meeker	C. H. Strobeck.
▲Little Falls*●†...Morrison	E. P. ADAMS.
▲Long Prairie*●† .....Todd	J. D. Jones.
Lowry*●† .....Pope	See Glenwood.
▲Luverne*●†.....Rock	W. N. DAVIDSON.
Lyle*●† .....Mower	See Austin.
Mabel*●† .....Fillmore	W. H. Hammer.
Madelia*●† .....Watonwan	BETHER & BLAYCROFT.
▲Madison*●†.Lac-qui-Parle	FRANK PALMER.
Madison Lake*●†BlueE'th	See Mankato.
▲Mankato*●† ...Blue Earth	S. B. WILSON.
▲Mantorville*●.....Dodge	Littleton & McCaughey.
Maple Lake*●†.....Wright	J. E. Madigan.
Mapleton*●† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*●†.....Lyon	VIRGIL B. SEWARD.
Maynard*●† ....Chippewa	See Montevideo.
Mazeppa*●† .....Wabasha	Michael Marx.
McIntosh*●† .....Polk	S. H. Drew.
Melrose*●†.....Stearns	Donahue & Stephens.
Menahga*●†.....Wadena	See Park Rapids.
Merriam Park*●†. Ramsey	Wardell Spencer.
Milaca*●† .....Milleiacs	Giddings & Pratt.
Milan*●† .....Chippewa	See Montevideo.
Minneapolis*●† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
"	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 217 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*●†.....Lyon	See Marshall.
Minnesota Lake*●†F'rib'lt	See Mapleton.
▲Montevideo*●†.Chippewa	LYNDON A. SMITH.
Montgomery*●†..Lesueur	C. D. McCarthy.
Monticello*●† .....Wright	James C. Tarbox.
▲Moorhead*●† .....Clay	EDWIN ADAMS.
▲Mora*●†.....Kanabec	J. C. Pope.
Morgan*●† .....Redwood	Albert Hauser.
Morris*●† .....Stevens	LEWIS C. SPOONER.
Morristown*●† .....Rice	See Faribault.
Morton*●†.....Renville	See Olivia.
Mountain L*●† Cottonw'd	See Windom.
Murdock*●†.....Swift	See Benson.
New Duluth*●†..St. Louis	See Duluth.
New London*●†Kandiyo'i	See Willmar.
New Paynesville*●† St'rns	See St. Cloud.
New Prague*●†.....Scott	E. A. Edgerton.
New Richland*●†.Waseca	B. F. McGregor.
▲New Ulm*●† .....Brown	HOIDALE & SOMSEN.
New York Mills*●†Ott'rt'l	See Wadena.
Nicollet*●† .....Nicollet	See St. Peter.
Northbranch*●†..Chicago	Charles A. Holt.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*† ..... Rice	R. J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† ..... Carver	George J. Bradley.
Olivia*† ..... Renville	S. R. Miller.
▲Ortonville*†..... Bigstone	A. B. KAERCHER.
Osakis*†..... Douglas	F. H. Borchert.
▲Owatonna*† ..... Steele	WHEELOCK & SPERRY.
▲Park Rapids*†.. Hubbard	B. F. Wright.
Pelican Rapids*† Ot'r T'll	James T. McCullough
Perham*† ..... Otter Tail	M. J. Daly.
Perley*†..... Norman	See Halstad.
▲Pine City*† ..... Pine	S. G. L. Roberts.
Pine Island*†.. Goodhue	See Zumbrota.
▲Pipestone*† ...Pipestone	EVANS & EVANS.
Plainview*† .... Wabasha	J. A. Carley.
Plato*† ..... McLeod	See Glencoe.
Presto ..... Todd	See Staples.
▲Preston*†..... Fillmore	Wells & Hopp.
▲Princeton*† ..... Millelacs	J. J. SKAHEN.
Racine*† ..... Mower	See Spring Valley.
Raymond*† .. Kandiyohi	J. M. Shelton.
▲Redlake Falls*†. Redlake	C. E. Boughton.
▲Red Wing*†.... Goodhue	ALBERT JOHNSON.
▲Redwood Falls*† Redw'd	A. C. Doliff.
Renville*†..... Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*† ..... Redwood	See Lamberton.
▲Rochester*†..... Olmsted	BURT W. EATON.
Rockdell*..... Olmsted	See Rochester.
Rockford*†..... Wright	D. D. Ames.
▲Roseau*.... -- ---- Roseau	R. J. Bell.
Rothsay*†..... Wilkin	See Breckenridge.
Round Lake*†.... Nobles	See Worthington.
Royalton*†..... Morrison	George H. Niles.
Rush City*†..... Chisago	J. D. Markham.
Rushford*†..... Fillmore	G. W. Rockwell.
Rushmore*†..... Nobles	See Worthington.
Ruthton*†..... Pipestone	See Pipestone.
Sacred Heart*† Renville	Erle L. Winge.
Sanborn*† ..... Redwood	See Lamberton.
Sandstone*†..... Pine	J. A. Smith.
Sargeant*†..... Mower	See Austin.
Sauk Center*†... Stearns	M. C. Kelsey.
▲Sauk Rapids*† ... Benton	Thomas Van Etten.
▲Shakopee*†..... Scott	J. A. COLLER.
Shelly*†..... Norman	See Ada.
Sherburne*†..... Martin	A. G. T. BROUN.
Silver Lake*†... McLeod	See Glencoe.
▲Slayton*†† ..... Murray	B. H. Whitney.
Sleepy Eye*† ..... Brown	SOMERVILLE & OLSEN.
South St. Paul*†. Dakota	See St. Paul.
Springfield*† ..... Brown	George T. Olson.
Spring Grove*†. Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† ..... Todd	E. F. Gummer.
Starbuck*†..... Pope	O. J. Johnson.
Steen*† ..... Rock	See Luverne.
Stephen*† ..... Marshall	G. A. Carr.
Stewart*† ..... McLeod	See Glencoe.
Stewartville*† .. Olmsted	O. E. Hammer.
▲Stillwater*† Washington	MANWARING & SULLIVAN.
St. Bonifacius*† Hennepin	See Minneapolis.
St. Charles*† ..... Winona	E. Hill.
▲St. Cloud*†..... Stearns	D. T. CALHOUN.
St. Hilaire*†.. Red Lake	J. K. Hannay.
▲St. James*†... Watonwan	W. S. HAMMOND.
¶▲St. Paul*† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*†..... Nicollet	A. A. STONE.
Swanville*†.... Morrison	See Little Falls.
Taylor's Falls*†. Chisago	See St. Paul.
Tenhassen..... Martin	See Fairmont.
Thief Riv. F'lls*† Redlake	Henry W. Lee.
Torah*†..... Stearns	See St. Cloud.
Tower*†..... St. Louis	W. G. Bonham.
Tracy*†..... Lyon	C. W. Main.
Truman..... Martin	See Welcome.
Twin Valley*†.. Norman	E. M. Niles.

Town and County.	Name.
▲Two Harbors*†..... Lake	JOHN DWAN.
Tyler*† ..... Lincoln	H. A. STRICKER.
Ulen*†..... Clay	See Hawley.
Verndale*†..... Wadena	A. B. Kling.
VernonC'ter*† Blue E'rth	See Mankato.
Vesta ..... Redwood	C. H. HARRIS.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Wabasso..... Redwood	See Walnut Grove.
Waconia*†..... Carver	See Minneapolis.
▲Wadena*†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† . Redw'd	Mohler & Gooler.
▲Warren*† ..... Marshall	A. Grindeland.
▲Waseca*†..... Waseca	JAMES M HANLEY.
Waterville*† .... Lesueur	G. F. Dullam.
Watkins*†..... Meeker	See Eden Valley.
Waverly*†..... Wright	See Buffalo.
Welcome*†..... Martin	G. M. Hopp.
Wells*† ..... Faribault	D. A. Odell.
West Concord*†.. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	Pealer & Fealer.
▲Wheaton*† ..... Traverse	O'Hair & Murphy.
▲Willmar*† .... Kandiyohi	G H. Otterness.
▲Windom*†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*† Fartha'lt	H. L. Bullis.
▲Winona*†..... Winona	WEBBER & LEES.
Winthrop*†..... Sibley	E. H. Huebner.
Wood Lake*† Yel'wMed.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*†... Nobles	J. A. TOWN.
Wykoff*† ..... Fillmore	See Spring Valley.
Zumbrota*†.... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*†..... Choctaw	See Kosciusko.
Amory*† ..... Monroe	See Tupelo.
▲Ashland*..... Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*..... Perry	See Hattiesburg.
Baldwyn*†..... Lee	Wm. Cox.
▲Batesville*†..... Panola	Lowrey & Perkins.
▲Bay St. Louis*†. Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*..... Washington	See Indianola.
Biloxi*†..... Harrison	WHITE & NEVILLE.
▲Booneville*†..... Prentiss	B. A. P. Selman.
▲Brandon*†..... Rankin	H. S. Cole.
▲Brookhaven*† ... Lincoln	CASSEDY & CASSEDY.
Brookville*†... Noxubee	See Macon.
▲Canton*†..... Madison	F. B. PRATT.
▲Carrollton*†..... Carroll	D. A. McEarchen.
▲Carthage*..... Leake	Lockett & Sullivan.
Centerville*† . Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*†... Coahoma	R. H. WILDBERGER.
Cleveland..... Bolivar	See Rosedale.
▲Coffeeville*†.. Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*†... Panola	Kyle & Shouds.
▲Corinth*†..... Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*†..... Holmes	J. Wiener.
▲Ellisville*†..... Jones	Shannon & Street.
Enterprise*† ..... Clarke	BUCKLEY & HALSELL.
Eupora*†..... Webster	Dunn & Dunn.
▲Fayette*s..... Jefferson	R. L. Corban.
▲Forest*†..... Scott	Jeff. Kent.
▲Friarpoint*†... Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*†..... Amite	F. A. McClain.
Goodman*† ..... Holmes	See Durant.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*†..... Leflore	L. P. YERGER.
▲Grenada*†..... Grenada	ROBERTSON HORTON.
Gulfport*†..... Harrison	F. M. Evans.
▲Hattiesburg*†..... Perry	S. E. Travis.
▲Hazlehurst*†..... Copiah	J. S. SEXTON.
▲Hernando*†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*†. Marshall	STRICKLAND & GARRY.
▲Houston*..... Chickasaw	Lyon & Stockett.
▲Indianola*†... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Fyle.
¶▲Jackson*†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*s.... Coahoma	See Clarksdale.
▲Kosciusko*† ..... Attala	ANDERSON & DAVIS.
Laurel*†..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. s Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.... Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, Jr.
▲Liberty* ..... Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*† ..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†..... Pike	J. B. WEBB.
▲Meadville* ..... Franklin	See Fayette.
▲Meridian*†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*†.....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*† ..... Lafayette	H. A. Barr.
▲Paulding* ..... Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Clalborne	J. McCARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† ..... Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*†.....Hinds	D. S Fearing.
▲Ripley*† .....Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*† .....Panola	Boothe & Boothe.
▲Scranton*†.....Jackson	BALLARD & BALLARD.
▲Senatobia*† ..... Tate	J. F Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*† ..... Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*† ..... Hinds	B. F. Fortner.
▲Tunica*† ..... Tunica	Henderson & Bankston.
▲Tupelo*† ..... Lee	ALLEN & ROBINS.
Utica*† ..... Hinds	See Jackson.
▲Vaiden*† .....Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*† ...Wayne	C. R. Pitts.
Wesson*† .....Copiah	See Hazlehurst.
▲West Point*† ..... Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker
▲Yazoo City*† .....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† ..... Bates	A. J. Smith.
Agency* .....Buchanan	E. W. Miller.
▲Albany*† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*† .....LaFayette	See Blackburn.
Altamont*† .....Daviess	T. M. Mallory.
▲Alton* ..... Oregon	J. D. Brooks.
Amity*† .....DeKalb	See Mayaville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*† ....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*† .....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*† ..... Macon	See Laplata.
Aurora*† .....Lawrence	E. J WHITE.
Auxvasse*† .... Callaway	R. G. Hale.
▲Ava* .....Douglas	Adams Bros.
Baring*† ..... Knox	See Edina
Barnard*† ..... Nodaway	P. J. Halney.
Belton*† ..... Cass	L. M. Crouch.
▲Benton*† ..... Scott	J. L. Moore.
▲Bethany*† ..... Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*† ..... Macon	C. F. Hale.
Billings*† ..... Christian	W. F Lamkin.
Birch Tree*† ....Shannon	See Winona.
Blackburn*† ..... Saline	See Marshall.
Blackwater*† ..... Cooper	See Boonville.
Blairstown*† ..... Henry	W. R. Phipps.
▲Bloomfield* .....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*† ... Harrison	See Bethany.
Bolckow*† ..... Andrew	See Savannah.
▲Bolivar*† ..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malngen
▲Boonville*† ..... Cooper	W. V. DRAFFEN.
Bosworth*† ..... Carroll	C. W. Lawrence.
▲Bowling Green*† ... Pike	J. D. HOSTETTER.
Brashear*† ..... Adair	Blair & Vawter.
Braymer*† ..... Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*† ..... Vernon	See Sheldon.
Brookfield*† ..... Linn	A A. BAILEY.
Browning*† ..... Linn	E. B. Fields.
Brunswick*† ... Chariton	Louis Benecke.
Bucklin*† ..... Linn	F. W. Byrd.
Buckner*† ..... Jackson	See Independence.
▲Buffalo* ..... Dallas	D. M. Rush.
Bunceton*† ..... Cooper	See Boonville.
Burlington Jc.*† ..Nod'y	J. F. Robertson.
▲Butler*† ..... Bates	SMITH & STANLEY.
Calnesville*† ... Harrison	S. P. Davisson.
Calhoun*† ..... Henry	L. R. Simpson.
▲California*† ... Moniteau	J. W. HUNTER.
Callao*† ..... Macon	See Macon City.
Camden Point*† ...Platte	See Platte City.
Cameron*† ..... Clinton	Turner & Goodrich.
Campbell*† ..... Dunklin	See Kennett.
Canton*† ..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*† C. Gir.	B. F. DAVIS.
Carl Junction*† .. Jasper	WILLIS G. CLARKE.
▲Carrollton*† ..... Carroll	CHARLES R. PATTISON.
Carterville*† ..... Jasper	Howard Gray.
▲Carthage*† ..... Jasper	HARDING & BRIGHT.
▲Caruthersville*• Pemiscot	ROBERTS & HUNT.
▲Cassville*• ..... Barry	T. M. Allen.
Center*† ..... Ralls	E. W. Keithly.
Center View*† .. Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*† ..... Boone	H. S. Booth.
Chamois*† ..... Osage	Henry Marquand.
▲Charleston*† .Mississippi	RUSSELL & DEAL.
Chilhowee*† ..... Johnson	See Warrensburg.
▲Chillicothe*† .Livingston	CHARLES A. LOOMIS.
Chula*† ..... Livingston	R. F. Davis.
Clarence*† ..... Shelby	George C. Grant.
Clark*† ..... Randolph	See Moberly
Clarksburg*† ... Moniteau	See California.
Clarksdale*† ..... DeKalb	Brown & Hunt.
Clarksville*† ..... Pike	Edwards & Duvall.
▲Clayton*† ..... St. Louis	See Central
Clearmont*† .. Nodaway	See Maryville.
▲Clinton*† ..... Henry	C. C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg* ..... Daviess	See Pattonsburg.
Colecamp*† ..... Benton	N. H. Robinson.
▲Columbia*† ..... Boone	C. B. SEBASTIAN.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*† .. Lafayette	See Higginsville.
Conway*• ..... Laclede	R S. Phillips.
Corder*† ..... Lafayette	See Higginsville.
Corning*† ..... Holt	See Oregon.
Cowgill*† ..... Caldwell	See Kingston.
Craig*† ..... Holt	See Oregon.
Cross Timbers* ..Hickory	See Hermitage.
Cuba*† ..... Crawford	See Steelville.
Curryville*† ..... Pike	J. D. Gates.
Dadeville* ..... Dade	See Greenfield.
▲Danville* ... Montgomery	See Montgomery City.
Darlington*† ..... Gentry	Joseph Sager.
Dearborn*† ..... Platte	See St. Joseph.
Deepwater*† ..... Henry	W. S. Banta.
De Kalb*† .....Buchanan	See St. Joseph.
De Soto*† .....Jefferson	JOHN L THOMAS & SON.
Dexter*† ..... Stoddard	Mozley & Liles.
Dixon*† ..... Pulaski	W. H. Murphy.
▲Doniphan*† ..... Ripley	J. C. Sheppard.
Downing*† ..... Schuyler	W. T. Cowell.
Drexel*† ..... Cass	John F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*† ..Mississippi	See Charleston.
Edgerton*† ..... Platte	Bruce & Cumberford.
▲Edina*† ..... Knox	W. C. HOLLISTER.
Eldon*† ..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Banister.
Elmo*† ..... Nodaway	See Maryville.
Elsberry*† ..... Lincoln	W. A Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*† ..... Macon	J. T. White.
Everton*† ..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*† ..... Atchison	See Tarkio.
Fairplay*† ..... Polk	See Bolivar.
Farber*† ..... Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*† .....Buchanan	See St. Joseph.
▲Fayette*† ..... Howard	A W. WALKER.
Festus*† ..... Jefferson	R. A. Swink.
Fillmore* ..... Andrew	See Savannah.
Flatriver*† ..St Francois	See Bonne Terre.

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Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B Jones.
▲Fredericktown*†Madis'n	E. D Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*•.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City•....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†....Schuyler	H. D. B. Cutler.
Golden City*†....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*....Sullivan	See Milan.
Green City*†....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Gulliford*†.....Nodaway	See Barnard.
Hale*†.....Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†.....Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*†.....Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†....Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilhoit.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†...Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*†Jackson	ALBERT M. OTT.
▲Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†....Moniteau	See California.
Jasper*†.....Jasper	See Lamar.
¶Jefferson City*†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S, Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	C. S. McLaughlin.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*†...Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†...Lafayette	ALEXANDER GRAVES.
Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†.....Benton	See Warsaw.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†.....Linn	George B. Milburne, Jr.
Lock Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS
Lowry City*†....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†.....Clark	See Kahoka.
Lutesville*†....Bollinger	See Marblehill.
▲Macon*†.....Macon	JOHN A. WHITE.
Madison*†.....Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†.....Wright	L. D. Marr.
▲Marblehill*†....Bollinger	W. K. Chandler.
Marceline*†.....Linn	Harry K. & H. J. West.
Marionville*†. Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†....Webster	M. SELPH.
Martinsburg*†..Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Mayesville*†.....DeKalb	Frank Costelio.
Mayview*†.....Lafayette	See Higginsville.
McFall*†.....Gentry	C. S. Lockwood.
Meadville*†.....Linn	E. D. Harvey.
▲Memphis*†.....Scotland	N. M. PETTINGILL.
Mendon*†.....Chariton	See Keytesville.
Mendota*†.....Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwine*.....Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†.....Randolph	WILLARD P. CAVE.

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Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*†.. Monroe	R. B. Bristow.
Montgomery City *†Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*†..... Henry	N. B. Conrad.
Morley*†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah*.... Harrison	See Bethany.
▲Mt. Vernon*† .Lawrence	Henry Brumback.
Nelson*†..... Saline	Wm. D. Bush.
▲Neosho*†..... Newton	GEORGE HUBBERT.
▲Nevada*†..... Vernon	WRIGHT & WRIGHT.
Newark* ..... Knox	See Edina.
New Cambria*†.. Macon	BERT D. NARTONI.
New Florence*†..Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*†.. Franklin	See Washington.
▲New London*†..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*†..... Sullivan	See Trenton.
Nianguas*†..... Webster	See Marshfield.
Norborne*†..... Carroll	Sidney Miller.
Novelty*..... Knox	W. N. Doyle.
Oak Grove*†.... Jackson	See Blue Springs.
Odessa*†.....Lafayette	N. M. Houx.
Olean*†..... Miller	See Tuscumbia.
▲Oregon*..... Holt	T. C. DUNGAN.
Oronogo*†..... Jasper	See Webb City.
Orrick*†..... Ray	See Richmond.
Osborn*†..... DeKalb	P. M. Hatch.
▲Osceola*†..... St. Clair	Mann & Daniel.
Osgood*†..... Sullivan	See Milan.
Otterville*†..... Cooper	Thomas J. Starke.
▲Ozark*†..... Christian	W. A. LONG.
Pacific*†..... Franklin	See Washington.
▲Palmyra*†..... Marion	W. M. BOULWARE.
▲Paris*†..... Monroe	J. R. REYNOLDS.
Parkville*†..... Platte	James Brown.
Parnell*†..... Nodaway	See Sheridan.
Pattonsburg*†...Daviess	T. A. Gaines.
Pax*..... Lawrence	See Mt. Vernon.
Perry*†..... Ralls	See Hannibal.
▲Perryville*†..... Perry	EDWARD ROBB.
Piedmont*†..... Wayne	DURHAM & DAVIS.
Pierce City*†..Lawrence	F. C. Johnston.
Pilotgrove*†..... Cooper	See Boonville.
▲Pineville*.....McDonald	J. A. Sturges.
▲Platte City*†..... Platte	N. B. Anderson.
▲Plattsburg*†.... Clinton	E. C. HALL.
Pleasant Hill*†..... Cass	GEORGE W. BRUCE.
Polo*†..... Caldwell	F. B. Klepper.
▲Poplarbluff*†..... Butler	S. M. CHAPMAN.
Portland*†..... Callaway	See Fulton.
▲Potosi*†..... Washington	E. M. Dearing.
Powersville*†.... Putnam	E. C. Wickless.
▲Princeton*†..... Mercer	IRA B. HYDE & SON.
Purdin*†..... Linn	See Laclede.
Puxico*†..... Stoddard	See Bloomfield.
Queen City*†...Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna*..... Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*†..... Cass	See Harrisonville.
Rea*†..... Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*†Montgomery	See Hermon.
Rich Hill*†..... Bates	TEMPLETON & HALES.
Richland*†..... Pulaski	S. J. Manes.
▲Richmond*†..... Ray	C. T. GARNER.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*†..... Boone	See Boonville.
▲Rockport*†.... Atchison	Hunt & Bailey.
Rockville*†..... Bates	W. E. Heyle.
Rogersville*†.... Webster	See Marshfield.
▲Rolla*†..... Phelps	T. M. JONES.
Rosendale*†..... Andrew	See Savannah.
Rothville*†.....Charlton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*†.....Scotland	See Memphis.
▲Salem*†..... Dent	L. Judson.
Salisbury*†..... Chariton	W. S. STOCKWELL.
Sarcoxie*†..... Jasper	D. M. Roper.
▲Savannah*†..... Andrew	WILLIS G. HINE.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†..... Pettis	JAMES T. MONTGOMERY.
Seneca*†..... Newton	R. J. Balch.
Seymour*†..... Webster	A. H. Davis.
Shelbina*†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*†..... Vernon	J. P. Jones & Son.
Sheridan*†..... Worth	See Grant City.
Sikeston*†..... Scott	J. W. Moore.
Silex*†..... Lincoln	See Troy.
Skidmore*†....Nodaway	W. M. Howden.
Slater*†..... Saline	C. P. STARTS.
Smithton*†..... Pettis	See Sedalia.
Smithville*†..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*†..... Christian	See Ozark.
Spickard*†..... Grundy	J. A. Denslow.
▲Springfield*†..... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	C. A. RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewartsville*†.De Kalb	J. H. Williams.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†..... Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHUENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*.....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†..... Boone	Thomas C. Carter.
Sullivan*†..... Franklin	Charles E. Farrar.
Sumner*†..... Chariton	See Keytesville.
Sweet Springs*†...Saline	ROBERT FULKERSON.
Tarkio*†..... Atchison	L. G. POPE.
Thayer*†..... Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*†..... Moniteau	W. F. Quigley.
▲Trenton*†..... Grundy	HUGH C. SMITH.
Triplett*†..... Chariton	See Keytesville.
▲Troy*†..... Lincoln	R. S. Sutton.
Turney*†..... Clinton	See Plattsburg.
▲Tuscumbia*†..... Miller	L. N. Musser.
▲Union*†..... Franklin	Charles F. Gallenkamp.
Union Star*†.....De Kalb	Henry Boone.
▲Unionville*†.....Putnam	D. F. CALFEE.
Urich*†..... Henry	J. A. Overbey.
▲Vanburen*†..... Carter	Daniel Huett.
Vandalia*†..... Audrain	W. W. Botts.
Verona*†..... Lawrence	See Monett.
▲Versailles*†..... Morgan	WM. FORMAN.
▲Vienna*..... Maries	John W. Terrill.
Walker*†..... Vernon	See Nevada.
Walnut Grove*†.Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*†.... Warren	Peers & Morsey.
▲Warsaw*†..... Benton	H. P. Lay.
Washington*†..Franklin	Jesse B. Schaper.
Watson*†..... Atchison	See Rock Port.
Waverly*†..... Lafayette	E. M. Edwards.
Wayland*†..... Clark	See Kahoka.
▲Waynesville*.....Pulaski	W. H. Locker.
Weatherby*†.....DeKalb	See Maysville.
Weaubleau*.....Hickory	Theodore Ruett.
Webb City*†..... Jasper	REDDING & OWEN.
Wellington*†...Lafayette	See Lexington.
Wellsville*..Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*†.....Atchison	J. W. Peck.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*† .... Howell	OLDEN & ORR.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*† .. Livingston	See Chillicothe.
Willow Springs*† Howell	A. MULLINIX.
Windsor*† ..... Henry	James P. Allen.
Winfield*† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*† ..... Daviess	See Gallatin.
Wyaconda*† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†. Deer Lodge	GEORGE B. WINSTON.
Belt*† ..... Cascade	Camden Bretz.
▲Bigtimber*† Sweet Grass	A. G. Hatch
▲Billings*† ... Yellowstone	W. M. JOHNSTON.
▲Boulder*† ..... Jefferson	George F. Cowan.
▲Bozeman*† ..... Gallatin	LUCE & LUCE.
Bridger ..... Carbon	See Red Lodge.
▲Butte*† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge..*† Deerlodge	Edward Scharnikow.
▲Dillon*† .... Beaver Head	JOHN G. WILLIS.
Forsyth*† ..... Custer	See Miles City.
▲Fort Benton*† ... Choteau	B. L. Powers.
▲Glasgow*† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*† .... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana
" ..... "	CULLEN, DAY & CULLEN Attorneys for Union Bank & Trust Co.
▲Kalispell*† ..... Flathead	Sanford & Grubb.
▲Lewistown*† ..... Fergus	W. M. Blackford.
▲Livingston* ..... Park	A. P. STARK.
▲Miles City*† ..... Custer	J. H. JOHNSTON.
▲Missoula*† ..... Missoula	THOMAS G. MARSHALL.
Neihart*† ..... Cascade	Richard Bennett.
▲Phillipsburg*† ... Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*† ..... Carbon	George W. Pierson.
Sandcoulee*† .... Cascade	See Great Falls.
Stevensville*† .... Ravalli	GEORGE T. BAGGS.
Stockette ..... Cascade	See Great Falls.
▲Townsend*† . Broadwater	F. X. DOLENTY.
Twin Bridges*▲.. Madison	See Virginia City.
▲Virginia City*† .. Madison	L. L. Callaway.
▲White SulphurSpgs* Mghr	M. WATERMAN.
Wibaux*† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
▲Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*†. Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Searly.
▲Auburn*† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*† ..... Hamilton	FRANK COYKENDALL.
Avoca*† ..... Cass	C. E. Teft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*† ..... Redwillow	See McCook.
▲Bassett*† ..... Rock	J. A. Douglas.
Battlecreek*† ... Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† .... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† ..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† ..... Dundy	James & Eberhart.
Bennett*† ..... Lancaster	W. A. Hartley.
Bennington*† .... Douglas	H. B. Waldron.
Berlin*† ..... Otoe	See Nebraska City.
Bertrand*† ..... Phelps	R. J. Ahara.
Bigspring*† ..... Deuel	See Ogallala.
▲Blair*† ..... Washington	WALTON & MUMMERT.
Bloomfield*† ..... Knox	W. De Funk.
▲Bloomington*† . Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	R. A. THOMPSON.
Bluesprings*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H Riggs.
Brock*† ..... Nemaha	See Auburn.
▲Broken Bow*† ..... Custer	J. R. DEAN.
Bromfield*† ..... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Brunos† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*† ..... Custer	R. E. Bregs.
Cambridge*† ..... Furnas	S. O. Simonds.
Campbell*† ..... Franklin	Sheppard & Black.
Carleton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedarbluffs*† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*† .... Merrick	P. S. HEATON.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	See Central City.
Clarkson*† ..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† ..... Cherry	See Valentine.
Coleridge*† ..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS.
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T. Morris.
Crete*† ..... Saline	FAYETTE I. FOSS.
Culbertson*† . Hitchcock	L H. Blackledge.
Curtis*† ..... Frontier	W. H Latham.
Dakota*† ..... Dakota	F A. WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† ... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos R Ashley.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	G. W. Rosa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglas*† ..... Otoe	Charles H. Marshall.
Dubois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S Littlefield.
Eagle*† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*† ..... Antelope	See Oakdale.
Elk Creek*† .... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Waterloo.
Elm Creek*† ..... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermie.
Elsie*† ..... Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Curtis.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H DENNEY.
Fairfield*† ..... Clay	J. L. Epperson & Son.
Fairmont*† ..... Fillmore	See Geneva.
Falls City*† ... Richardson	J. R. WILHITE.
Farnam*† ..... Dawson	See Elwood
▲Filley*† ..... Gage	See Crab Orchard.
Firth*† ..... Lancaster	G F. Collins.
Ft. Calhoun* Washington	See Blair
Franklin*† ..... Franklin	H. Whitmore.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
▲Fremont*† ..... Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Laird.
Gothenburg*† ... Dawson	J. M. Ellingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† .. Hall	CHARLES H. RYAN.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guidebrock*† .... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Belkelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*† ..... Sioux	G. Gurbrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† .. Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† . Sheridan	J. E. Gilmore.
▲Hebron*† ..... Thayer	J. T. McCUISTION.
▲Hemingford*† Box Butte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† .. Washington	See Blair.
Hickman*† .... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh.
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Red Willow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	See Fairbury.
Johnson*† ..... Nemaha	I. H. Clagett.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	WARREN PRATT
Kenesaw*† ..... Adams	S. H. Smith.
Kennard*† .. Washington	See Blair.
▲Kimball*† ..... Kimball	J. J. Kinney.
Laurel*† ..... Cedar	F. P. Voter.
Lawrence*† .... Nuckolls	See Nelson.
Lebanon*† .. Red Willow	See Indianola.
Leigh*† ..... Colfax	W. H. Carleton.
▲Lexington*† ..... Dawson	E. A. COOK.
Liberty*† ..... Gage	See Beatrice.
¶▲Lincoln*† .... Lancaster	F. A. BOEHMER, 1011 O Street. Refers to American Exchange National Bank.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia National Bank.
" ..... "	STEPHEN L. GEISTHARDT. Burr Block. Refers to Clark & Lonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† ..... Platte	Edw. A. Brodboll.
Linwood*† ..... Butler	See David City.
Litchfield*† .... Sherman	See Loup.
Lodgepole*† ... Cheyenne	See Sidney.
Longpine*† ..... Brown	J. S. Davisson.
Loomis*† ..... Phelps	Thomas L. Doherty.
Louisville*† ..... Cass	See Plattsmouth.
▲Loup*† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BURGH.
Lyons*† ..... Burt	Fremont Everett.
▲Madison*† ..... Madison	WILLIS E. REED.
Madrid*† ..... Perkins	See Grant.
Malmo*† ..... Saunders	See Wahoo.
Marquette*† ... Hamilton	See Aurora.
Mason City*● .. Custer	See Ansley.

Town and County.	Name.
Maywood*† ..... Frontier	See Stockville.
▲McCook*† .. Red Willow	C. E. ELDRED
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
Meadow Grove*† Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.
Milford*† ..... Seward	T. A. Healey.
Millard*† ..... Douglas	J. O. Detweiler.
Miller*† ..... Buffalo	O. F. Hamilton.
Milligan*† ..... Fillmore	See Geneva.
▲Minden*† ..... Kearney	L. W. HAGUE.
Monroe* ..... Platte	See Columbus.
Morseblufl*† .... Saunders	See Wahoo.
▲Mullen*† ..... Hooker	See Thedford.
Murdock*† ..... Cass	H. R. Neitzel.
Murray*† ..... Cass	See Plattsmouth.
▲Nebraska City*† .... Otoe	WILLIAM HAYWARD.
Nehawka*† ..... Cass	See Weeping Water.
▲Neligh*† ..... Antelope	Charles H. Kelsey.
▲Nelson*† ..... Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle*† ..... Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keya paha	M. P. Mehlm.
Norfolk*† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*† ..... Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	H. S. RIDGELY.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† ..... Burt	W. D. Smith.
Odell*† ..... Gage	See Blue Springs.
▲Ogallala*† ..... Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	C. A. Fowler.
▲Omaha*† ..... Douglas	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*† ..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
Orchard*† ..... Antelope	See O'Neill.
▲Ord*† ..... Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M. A. Mills.
Osmond*† ..... Pierce	Wm. H. Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*† .... Hitchcock	See Hayes Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*● ..... Lancaster	John T. Marshall.
▲Papillion*† ..... Sarpy	James Hassett.
▲Pawnee City*† .. Pawnee	G. E. BECKER.
▲Pender*† ..... Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† ..... Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† ..... Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† ..... Pierce	J. A. WILLIAMS.
Platte Center*† .... Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	BYRON CLARK.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† .... Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† ..... Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† ..... Cedar	G. W. Wiltsie.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† ..... Webster	E. W. OVERMAN.
Republican City*† Harlan	N. J. Ludi.
Reynolds*† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† ..... Franklin	See Red Cloud.
Rogers*† ..... Colfax	See Schuyler.
Rulo*† ..... Richardson	George D. Kirk.
Rushville*† ..... Sheridan	C. L. DAVIS.
Salem*† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHELPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† ..... Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Walker.
Shickley*† ..... Fillmore	C. W. Price & Co.
Shubert*† .... Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† .. Merrick	See Central City.
Smithfield*† ..... Gosper	See Elwood.
Snyder*† ..... Dodge	See Fremont.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
South Bend*†..... Cass	See Greenwood.
South Omaha*† .Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*†.....Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*†.....Harlan	See Orleans.
▲Stanton*†.....Stanton	A. A. KEARNEY.
Staplehurst*†.... Seward	See Seward.
St. Edward*†.....Boone	J. E. Wilson.
▲St. Paul*† .....Howard	B. D. HAYWARD.
Steinauer*†.....Pawnee	See Pawnee City.
Stella*†..... Richardson	See Falls City.
Sterling*†.....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
Strang*†..... Fillmore	G. D. Mathewson.
Stratton*†.... Hitchcock	C. W. Shurtleff.
Stromsburg*† ..... Polk	E. E. Stanton.
Stuart*†..... Holt	J. A. Rice.
Sumner*†.....Dawson	See Lexington.
Superior*†.....Nuckolls	C. E. Adams.
Surprise*†..... Butler	See David City.
Sutherland*† .... Lincoln	See North Platte
Sutton*†..... Clay	E. E. Hairgrove.
Swanton*†.....Saline	See Wilber.
Syracuse*† ..... Otoe	J. W. EATON.
Tablerock*†.....Pawnee	See Pawnee City.
Talmage*†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*† ....Johnson	S. P. DAVIDSON.
▲Tekamah*† .....Burt	A. N. Corbin, Jr.
Thayer*†..... York	See York.
▲Thedford*†.....Thomas	John H. Evans.
Tilden*†.....Madison	F. L. Putney.
Tobias*† ..... Saline	See Fairbury.
▲Trenton*† ....Hitchcock	W. O. Robinson.
▲Tryon .....McPherson	See North Platte.
Ulysses*†.....Butler	C. M. Skilles.
Unadilla*†..... Otoe	See Syracuse.
Union*†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*†..... Franklin	See Holdrege.
Utica*†..... Seward	H. M. Coleman.
▲Valentine*†.....Cherry	F. M. Walcott.
Valley*†..... Douglas	See Omaha.
Valparaiso*†.. Saunders	See Wahoo.
Verdigris* .....Knox	See Niobrara.
Verdon*†.... Richardson	See Falls City.
Vesta*†..... Johnson	See Tecumseh.
Waco*†..... York	See York.
▲Wahoo*†..... Saunders	M. NEWMAN.
Wakefield*† .....Dixon	J. H. Brown.
Wallace*†.....Lincoln	See Grant.
Wauneta*†.....Chase	See Imperial.
Wausa*†..... Knox	H. M. McLeod.
Waverly*†.....Lancaster	See Lincoln.
▲Wayne*†..... Wayne	FRANK M. NORTHROP.
Weeping Water*†... Cass	A. L. Timblin.
Western*†..... Saline	See Wilber.
Weston*†..... Saunders	See Wahoo.
▲West Point*†....Cuming	T. M. MOODIE.
▲Wilber*†..... Saline	J. H. Grimm.
Wilcox*†..... Kearney	E. C. Dailey.
Wilsonville*†.....Furnas	See Beaver City.
Winside*† ..... Wayne	H. E. Simons.
Wisner*†..... Cuming	Oliver Oleson.
Woodlake*†..... Cherry	See Valentine.
Wood River*†..... Hall	O. M. Quackenbush.
Wymore*†..... Gage	A. D. McCandless.
▲York*†..... York	BATES & KIRKPATRICK.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*†..... Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelarias*.. Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*†.....Eureka	P. Breen.
Gardnerville*.... Douglas	See Genoa.
▲Genoa*†..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Ploche*†..... Lincoln	George S. Sawyer.
▲Reno*†..... Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater ..... Churchill	T. H. Kent.
▲Virginia City*†.... Storey	W. E. F. DEAL.
Wadsworth*†.....Washoe	See Reno.
▲Winnemucca*† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Town and County.	Name.
▲Alton*†..... Belknap	See Laconia.
Andover*†.... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†..... Grafton	Dearborn & Chase.
Canaan*†..... Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†.....Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†..Merrimack	MATTHEWS & SAWYER.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*†..Cheshire	See Peterboro.
Epping*†.... Rockingham	W. H. Drury.
▲Exeter*†.... Rockingham	EASTMAN & HOLLIS.
Farmington*†..Strafford	Samuel S. Parker.
Fitzwilliam*†.... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†.... Hillsboro	Samuel Upton.
Gorham*†..... Coos	A. B. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*†.... Hillsboro	Herbert J. Taft.
Hanover*†..... Grafton	George H. Hitchcock.
▲Haverhill*†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†..... Cheshire	E. J. Temple.
▲Keene*†..... Cheshire	JOHN E. ALLEN.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†..... Belknap	Hibbard & Hibbard.
▲Lancaster*†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*† ..... Grafton	C. A. DOLE.
Lisbon*†..... Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*†..Hillsboro	CYRUS H. LITTLE.
Meriditth*†..... Belknap	Bertram & Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*† Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*†.Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*†..... Carroll	Frank Weeks.
Penacook*† . Merrimack	Willis G. Buxton.
Peterboro*†.. Hillsboro	J. F. Brennan.
Pittsfield*†...Merrimack	E. A. Lane.
▲Plymouth*†..... Grafton	Burleigh & Adams.
▲Portsmouth*†.Rock'ham	EDWARD H. ADAMS.
Raymond*† Rockingham	John T. Bartlett.
Rochester*† ... Strafford	LESLIE P SNOW.
Salmon Falls*†. Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS.
Sunapee*†..... Sullivan	George Badge.
Suncook*†.... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Fellows.
Troy*† ..... Cheshire	See Keene.
Wakefield*†..... Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†..... Coos	C. E. Wright.
Wilton*†..... Hillsboro	Geo. E. Bates.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†.....Grafton	Scott Sloane.

NEW JERSEY.

Town and County.	Name.
Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*†..... Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†.Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*† Mon.	See Asbury Park.
Barnegat*†..... Ocean	See Toms River.
Bayonne*†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†..... Monmouth	See Asbury Park.
▲Belvidere*†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*†..Hudson	See Bayonne.
Beverly*†.... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Creveling.
Boonton*†..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†.Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	JOSEPH H. POWELL.
Burlington*†.Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†.....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†.Cape M	J. M. E. Hildreth.

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Town and County.	Name.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingswood*•...Camden	See Camden.
Cramer Hill*†.....Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	B. W. ELLICOTT.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*•†..... Salem	Abram Cochran.
Englewood*•†.....Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	WILLARD C. PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*•..... .. Essex	See Newark.
▲Freehold*•†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† .. Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	JAMES M. VAN VALEN.
Hackettstown*•†..Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*•†....Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*•† .. Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*•†.....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•† Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HENRY S. TERHUNE.
Madison*•†.....Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	See Long Branch.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ....Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•† .....Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†.....Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† ....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER, VAN LIEW & BROWER. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*•†..Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† .....Essex	BLAKE & HOWE.
Oxford*•†.....Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	JOHN T VAN RIPER.
▲Paterson*•† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*•†..Gloucester	See Woodbury.
Pemberton*•†..Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.....Mercer	T. D. Durling.
Perth Amboy*•†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*•† .. Warren	SMITH & BRADY.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†.....Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Redbank*•†.... Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.
Riverside*•†.. Burlington	See Burlington.
Rockaway*•†.....Morris	John F. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†.....Salem	JONATHAN W. ACTON.
Seabright*•†..Monmouth	See Atlantic Highlands.
Sea Isle City*•†.Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesex	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•†..... Union	LEROY A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Co.'s in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*•†..... Ocean	See Toms River.
Union*† .....Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†.... Warren	OSCAR JEFFERY.
Weehawken*†.... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*•† Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*•..... Otero	William A. Hawkins.
▲Albuquerque*•†Bernalillo	LESTER & MITCHELL.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Carlsbad*•†..... .....Eddy	FREEMAN & CAMERON.
▲Clayton*•† ....Union	O. T. Toombs.
Deming*•†.....Grant	S. M. Ashenfelter.
East LasVegas*†.SanMig'l	A. A. Jones.
Eddy..... Eddy	See Carlsbad.
Gallup*•†.....Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*•†.. Donna Ana	BONHAM & LLEWELLYN.
▲LasVegas*•†... San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*•† ....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†.....Colfax	CHARLES SPRINGER.
▲Roswell*•† .....Chaves	Alexander J. Nisbet.
SanMarcial*•†.... Socorro	See Socorro.
¶▲Santa Fe*•†.... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	BARNES & APPEL.
▲Socorro*•† .....Socorro	W. H. WINTER.
Springer*•† .....Colfax	H. Seaberg.
▲Taos*..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whitecoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Adams*•†.....Jefferson	A. F. & T. F. Saunders.
Addison*•†.....Steuben	DELMAR M. DARRIN.
Afton*•† .....Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•†.....Suffolk	S. P. Hildreth.
Amsterdam*•†..Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*•† .....Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	D. D. Dickinson.
Antwerp*•† .....Jefferson	John C. Trolan.
Arcade*•† .....Wyoming	G. A. Barnes.
▲Argyle* .....Washington	John B. Conway.
Attica*•† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† .....Cayuga	AMASA J. PARKER.
Aurora*•† .....Cayuga	John A. Hudson.

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Town and County.	Name.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*†. Chenango	George I. Skinner.
Baldwinsville*†. Onond'a	Fred. A. Marvin.
▲Ballston Spa*† ..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ..Chautauqua	F. C. Lewis.
Brockport*† ..... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† ..... Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200 1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B GIBB-, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Ref-rs to Marine Bank and Comm-rcial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camden*† ..... Oneida	P H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† ..Montg'y	H L Huston.
▲Canandaigua*† ..Ontario	HOMER J REED.
Canaseraga*† .. Allegany	D H. Holliday.
Canastota*† ..... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	EH Soule.
▲Canton*† .St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E B. Windsor.
Castleton*† ...Rensselaer	B W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ....Madison	M. H Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† ..Franklin	A B. Cooney.
Chatham*† ..... Columbia	McCLELLAN & DARDESS.
Cherryv'l*†. Chaut'qua	E M Curtis.
Cherry Valley*† Otsego	S. W Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*† .... Monroe	See Brockport.
Cincinnatus*... Cortland	John H Murray.
Clayton*† .... Jefferson	W H REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*†...Schoharie	C. H. Holmes.
Cohocton*† .....Steuben	S. J Depew.
Cohoes*† ..... Albany	HENRY A. STRONG.
Cold Spring*† ...Putnam	W H. Haldane.
Collegepoint*† ...Queens	Wm. Sutter.
▲Cooperstown*†... Otsego	Charles T Brewer.
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*† Orange	Daniel E Pope.
▲Cortland*† .....Cortland	DOUGHERTY & MILLER.
Coxsackie*† .....Greene	See Catskill.
Crown Point*† ... Essex	See Port Henry.
Cuba*† ..... Allegany	J C. Leggett.
Danville*† ..Livingston	B G FOSS.
Dayton*† ...Cattaraugus	N. M Allen
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E Scott
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*† Herkimer	Geo P Ward.

Town and County.	Name.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville*† ....Chenango	S. B Cloyes.
East Aurora *†..... Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*†.Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† .....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J B. Keeler.
Ellicottville*†Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*†..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† .....Madison	See Morrisville.
Fairport*† .....Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*†. Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† .....Allegany	R. L. Richardson.
Fishkill*† .....Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	I. F. Schlosser.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*† ....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull
Fort Ann*† Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*†...Herkimer	H H. Ingham.
Franklin*† .....Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† ....Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†..Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† .... Warren	A. J. CHERITREE.
Gloversville*† .... Fulton	BAKER & BURTON.
▲Goshen*† ..... Orange	J W. GOTT.
Gouverneur*†.St. Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† ....Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† .....Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† .....Madison	Joseph Mason.
Hammondsport*† Steu'n	W. S. Drew.
Hancock*† .....Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana..... Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*▪ ..... Nassau	A R. Griffin.
▲Herkimer*† ...Herkimer	GEORGE H. BUNCE.
Hermitage* .... Wyoming	See Warsaw.
Hobart*† ..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*† .Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*†. Steuben	BEARD & ALLEN.
Horseheads*†..Chemung	D. C. Curtis.
▲Hudson*† .....Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ...Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*†..... Tompkins	G. B DAVIS.
▲Jamaica*†..... Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ... Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Keeseville*† ..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	EVERETT FOWLER.
LakeGeo Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*†.Rensse'r	H. N. GREENE.
Leroy*† ..... Genesee	W. H. Smith.
Liberty*† ..... Sullivan	D S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*†.Cattar'us	Ernest H. Woodruff.
Livonia*† .....Livingston	Charles Ward.
Locke*† ..... Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† ..... Lewis	Fred. C. Schraub.
▲Lyons*† ..... Wayne	DWIGHT S CHAMBERLAIN.
Madrid*▪ ....St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN I. GILBERT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ▪Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mamaroneck*•† Westc'ter	See New Rochelle.
Marathon*•† ..... Cortland	John H. Miller.
Margaretville*†. Delaware	A. P. Carpenter.
Massena*†... St. Lawrence	H. B. Chase.
Matteawan*•† .. Dutchess	S. K. Phillips.
▲Mayville*•†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*•†. Sarat'a	J. F. Terry.
Medina*•..... Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*•†. Schoharie	Dow Beekman.
Middleport*•†.... Niagara	G. F. Thompson.
Middletown*•†.... Orange	DILL & COX.
Milford*•..... Otsego	J. V. Guernsey.
Millbrook*•† ... Dutchess	See Poughkeepsie.
Millerton*•†.... Dutchess	Collins Sheldon.
Mineola*•†..... Nassau	See Jamaica.
Mohawk*•†..... Herkimer	James B. Rafter.
▲Monticello*•†.... Sullivan	Timothy F. Bush.
Montour Falls*•† Schuyler	Frank Johnson.
Moravia*•†..... Cayuga	S. E. Day.
Morris*†..... Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*•†... Madison	H. B. Coman.
Mt. Kisco*•† Westchester	See New Rochelle.
Mt. Morris*•†. Livingston	John M. Hastings.
Mt. Vernon*•†.. Westc'ter	FRANK A. BENNETT.
Naples*•†..... Ontario	Lincoln & Lincoln.
Newark*•†..... Wayne	M. I. Greenwood.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*•†..... Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*•†..... Ulster	J. N. Vanderlyn.
Newport*•†..... Herkimer	C. L. Fellows.
New Rochelle*•† Westch'r	LINCOLN G. BACKUS.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal"
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 52 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
▲New York City*•† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*•†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†..... Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*•†..... Fulton	Lee S. Anibal.
▲Norwich*•† ....Chenango	GEO. W RAY.
Norwood*•†. St. Lawrence	Willis J. Fletcher.
Nunda*•†..... Livingston	E. C. Olney.
Nyack*•† ..... Rockland	See Haverstraw.
Oakfield*•†..... Genesee	B. F. Hawes.
Ogdensburg*•† St. L'w'nce	MALBY & LUCEY.
Olean*•† .....Cattaraugus	FRED L. EATON.
Oneida*•†..... Madison	H. W. COLEY.
Oneonta*•† ..... Otsego	George M Bristol.
▲Oswego*•†..... Oswego	COON & BENTLEY.
▲Ovid*•† ..... Seneca	Benjamin Franklin.
▲Owego*•† ..... Tioga	CLARK & TRUMAN.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†..... Nassau	Herbert L. Fordham.
Painted Post*•†..Steuben	See Corning.
Palmyra*•† ..... Wayne	H. R. DURFEE.
Parish*•† ..... Oswego	H. D. Nutting.
Patchogue*•† ..... Suffolk	Walter H. Jaycox.
Pawling*•†..... Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†..... Yates	JOHN T. KNOX.
Perry*•†..... Wyoming	Morris A. Lovejoy.
Phelps*•†..... Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phœnix*•†..... Oswego	A. J. BROWN.
Pike*..... Wyoming	G. S. Van Gorder.
Pine Plains*•† ..Dutchess	Frank Eno
▲Plattsburg*•† .... Clinton	JOHN B. RILEY.
Poland*•† ..... Herkimer	Milton Howe.
Port Chester*•† W'stch't'r	JEROME A. PECK.
Port Henry*•†..... Essex	Rowe & Pyrke.
Port Jefferson*•†. Suffolk	Thomas J Ritch, Jr.
Port Jervis*•† .... Orange	C. E. CUDDEBACK.
Potsdam*•† St. Lawrence	A. X. PARKER.
▲Poughkeepsie*•† Dutchess	BENJ. M. FOWLER.
Prattsburg*•..... Steuben	James Flaherty.
Pulaski*•† ..... Oswego	S. C. HUNTINGTON.
Randolph*•†. Cattaraugus	Crowley & Terry.
Redcreek*•†..... Wayne	C. O. Peterson.
Red Hook*•†.... Dutchess	J. W. Elseffer.
Rensselaer*.... Rensselaer	See Troy.
Rhinebeck*•† ... Dutchess	A. Lee Wager.
Richfield Springs*•† O'ego	J. D. Reed.
▲Richmond*†..... Richmond	See New York City.
Richmondville*•†. S'h'rie	E. A. Dox.
Ripley*•† .... Chautauqua	See Jamestown.
▲Riverhead*•† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*•† ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•†..... Oneida	McMAHON & MASON.
Rondout*•† ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*•†..... Nassau	Eastman & Eastman.
Rushford*†..... Allegany	R. B. Lanning.
Sag Harbor*•† .... Suffolk	George C. Raynor.
Salamanca*•† Catt'raugus	ANSLEY & SPENCER.
Salem*•† ..... Washington	Fred Fraser.
Sandycreek*• .... Oswego	U. Bartlett.
Sandyhill*•†.... Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'ga*•Sarat'ga	C S & C. C. LESTER.
Saugertie*•† ..... Ulster	EGBERT WHITAKER.
Sayville*•†..... Suffolk	See Patchogue.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†..... Otsego	Graham & Baldwin.
▲Schoharie*•†.... Schoharie	C. W. Hinman.
Schuylerville*•†. Saratoga	W E. Bennett.
Scio*•†..... Allegany	See Wellsville.
Seneca Falls*•†.... Seneca	HAMMOND & HAMMOND.
Sherburne*•†... Chenango	Charles A. Fuller.
Sherman*•†.. Chautauqua	See Jamestown.
Shortsville*•† .... Ontario	W. C. Ellis.
Sidney*•†..... Delaware	WILLIAM THORP.
Silver Creek*•†. Ch'ta'qua	C. G. Babcock.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	SAMUEL WATSON.
Skaneateles*•†. Onondaga	C. R. Milford.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sodus*†.....Wayne	B. C. Reede.
Southampton*†..Suffolk	Henry H. Chatfield.
Southold*†.....Suffolk	Albert C. Case.
Spencer*†.....Tioga	C. O. Seaburg.
Springville*†.....Erie	E. A. Scott.
Stamford*†.....Delaware	C. L. Andrus.
Stapleton*†.....Richmond	JOHN WIDDECOMBE.
St. Johnsville*†Mtg'm'ry	Charles A. Stone.
Stockton*.....Chautauqua	See Dunkirk.
Suspension Br'ge*†N'g'a	See Niagara Falls.
▲Syracuse*†.....Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*†Westchest'r	H. C. GRIFFIN.
Theresa*†.....Jefferson	C. A. Van Allen.
Ticonderoga*†.....Essex	See Port Henry
Tonawanda*†..... Erie	Harrington & Premus.
▲Troy*†.....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*†.Tom'k's	J. A. Milne.
Truxton*†.....Cortland	A. L. Kenney.
Unadilla*†.....Otsego	See Oneonta.
Union Springs*†.Cayuga	Arthur M. Seekel.
▲Utica*†.....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*†.....Oneida	S. S. Judson.
Victor*†.....Ontario	Ellis A. Griffith.
Walden*†..... Orange	A. S. Embler.
Walton*†.....Delaware	Fancher & White.
Wappinger's F'ls*†Duc's	George Wood.
Warrensburg*†..Warren	L. E. REOUX.
▲Warsaw*†.....Wyoming	BOTSFORD & BOTSFORD.
Warwick*†.....Orange	F. V. Sanford.
Waterford*†.....Saratoga	F. A. Martin.
▲Waterloo*†.....Seneca	FREDERICK L. MANNING.
▲Watertown*†..Jefferson	HARVEY W. STEELE.
Waterville*†..... Oneida	L. P. Fuess.
Watervliet.....Albany	See Troy.
▲Watkins*†.....Schuyler	CHARLES M. WOODWARD.
Waverly*†.....Tioga	F. E. HAWKES.
Wayland*†.....Steuben	Clark & Pratt.
Weedsport*†.....Cayuga	A. W. Shurtleff.
Wellsville*†.....Allegany	CHURCH & CHURCH.
Westchester*†W'chester	See New Rochelle.
Westfield*†. Chautauqua	H. C. Kingsbury.
W. New Brighton*†.R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*†.....Albany	See Troy.
West Winfield*†H'kimer	M. M. Crandall.
Whitehall*†.Washington	A. D. BARTHOLOMEW.
▲White Plains*†W'chester	ROBERT E. FARLEY.
Williamson*†.....Wayne	Jacob Brower.
Wolcott*†.....Wayne	E. H. Kellogg.
Woodhaven*†.....Queens	Wm. F. Wykoff.
Worcester*†.....Otsego	Holmes & Waterman.
Yonkers*†..Westchester	R. E. & A. J. PRIME.

Town and County.	Name.
▲Dobson*..... Surry	T. W. Folger.
Dunn*†..... Harnett	J. C. Clifford.
▲Durham*†.....Durham	BOONE & BRYANT.
▲Edenton*†..... Chowan	Pruden & Pruden.
▲Elizabeth City*†.Pasq'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*†..... Wilson	See Wilson.
Enfield*†..... Halifax	David Bell.
▲Fayetteville*† .. Cumb'd	J. C. & S. H. MACRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*†..... Gaston	A. G. Mangum.
▲Gatesville*.....Gates	L. L. Smith.
▲Goldsboro*†..... Wayne	ALLEN & DORTCH.
▲Graham*†..... Alamance	E. S. Parker.
▲Greensboro*†.. Guilford	A. M. SCALES.
▲Greenville*†.....Pitt	Jarvis & Blow.
▲Halifax*†.....Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*†..... Vance	T. T. HICKS.
▲Henders'nville*†Hend'n	W. A. Smith.
▲Hertford*†..Perquimans	See Edenton.
Hickory*†..... Catawba	Thomas M. Hufham.
High Point*†...Guilford	E. D. STEELE.
▲Hillsboro*†.....Orange	John W. Graham.
▲Jackson*....Northampton	R. B. Peebles.
▲Jacksonville*†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesboro*†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Koonegay.
Kings Mountain*†Clev'd	See Gastonia.
▲Kinston*†.....Lenoir	W. D. POLLOCK.
La Grange*†.....Lenoir	H. B. Parker.
Laurinburg*†. Richmond	Maxcy L. John.
Leaksville*†Rockingham	See Reidsville.
▲Lenoir*†..... Caldwell	Edmund Jones.
▲Lexington*†.... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*†.... Lincoln	A. L. Quickel.
Littleton*†.....Halifax	S. G. Daniel.
▲Louisburg*†.... Franklin	T. W. Beckett.
▲Lumberton*†... Robeson	McLean & McLean.
Madison*†. Rockingham	C. O. McMichael.
▲Manteo*.....Dare	J. M. Gray.
Marion*†..... McDowell	E. J. Justin.
▲Marshall*†..... Madison	J. A. Hendrick.
Milton*†..... Caswell	L. M. Warlick.
▲Mocksville*†.....Davie	E. L. Gaither.
▲Monroe*†.....Union	R. R. Redwine.
▲Morganton*†.....Burke	Avery & Ervin.
Mountairy*†.....Surry	Carter & Lewellyn.
▲Murphy*†.....Cherokee	R. L. Cooper.
▲Nashville*†..... Nash	R. A. P. Cooley.
▲Newbern*†..... Craven	O. H. GUION.
▲Newton*†..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*†.....Granville	HICKS & MINOR.
Pilomountain*†....Surry	Holcomb & McGuffin.
▲Pittsboro*†.....Chatham	H. A. London.
▲Plymouth*†.Washington	H. S. Ward.
¶▲Raleigh*†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*†Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*.....Graham	T. A. Morphew.
▲Rockingham*†Richmond	A. S. DOCKLY.
Rocky Mount*†Edg'mbe	WOODARD & THORP.
▲Roxboro*†..... Person	MERRITT & CARLTON.
▲Rutherfordton*†Ruth'fd	S. Gallert.
Salem*†..... Forsyth	See Winston-Salem
▲Salisbury*†..... Rowan	L. H. CLEMENT.
Sanford*†..... Moore	A. L. McNeill.
Scotland Neck*†.Halifax	Claud Kitchen.
▲Shelby*†.....Cleveland	Webb & Webb.
▲Smithfield*†.... Johnston	E. W. Pou.
▲Snowhill*..... Greene	L. V. Morrill.
Southern Pines*†.Moore	J. McN. Johnson.
▲Southport*†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*†.....Nash	See Nashville.
▲Statesville*†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*†Alexander	A. C. McIntosh.
Thomasville*†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*†..... Montgomery	See Ashboro.
▲Wadesboro*†..... Anson	Bennett & Bennett.
▲Warrenton*†..... Warren	H. A. Bond.
▲Washington*†..Beaufort	JOHN H. SMALL.
▲Waxhaw*†..... Union	R. L. Stevens.
▲Waynesville*†. Haywood	Ferguson & Ferguson.
▲Webster* .....Jackson	Walter E. Moore.
Weldon*†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*†.. Columbus	Wishart & Frazier.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*†.....Stanly	J. M. Brown.
Ansonville.....Anson	See Wadesboro.
▲Ashboro*†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*†...Buncombe	CHARLES A. MOORE.
Aurora*.....Beaufort	See Washington.
▲Bakersville*..... Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*†.....Carteret	C. R. THOMAS.
▲Boone*.....Watauga	E. S. Caffey.
▲Brevard*.....Transylvania	W. B. Duckworth.
▲Bryson City*†.....Swain	Bryson & Black.
▲Burgaw*†.....Pender	R. G. Grady.
Burlington*†..Alamance	Charles E. McClean.
▲Burnsville*.....Yancey	McElroy & Moore.
▲Camdens.....Camden	C. M. Ferebee.
▲Carthage*†.....Moore	F. W. J. ADAMS.
Chapel Hill*†.... Orange	T. H. Long.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*†.....Johnston	See Raleigh.
▲Clinton*†..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Wilkesboro*•† .... Wilkes	T. B. FINLEY.
▲Williamston*•† ... Martin	Wheeler Martin.
▲Wilmington*•† No.Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*•† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
Winston-Salem*•†Forsyth	EUGENE E. GRAY.
▲Winton*†..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*•† .Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*•†.....Nelson	See Lakota.
Ardoch*•†.....Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	W. J. Burke.
Bisbee..... Towner	See Cando.
¶▲Bismarck*•†... Burleigh	ALLEN & COCHRANE.
▲Bottineau*•†... Bottineau	A. G. BURR.
Bowbells*†..... Ward	See Towner.
Bowdon..... Wells	See Harvey.
Braddocke..... Emmons	See Williamsport.
Buffalo*•†..... Cass	See Fargo.
Buxton*•†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*•†..... Towner	FRANK D. DAVIS.
▲Carrington*•†..... Foster	R. A. BILL.
Casselton*•†..... Cass	See Fargo.
Cavalier*•† ..... Pembina	See St. Thomas.
Christine*•† .... Richland	See Wahpeton.
Church's Ferry*•†Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Courtenay*•†...Stutsman	J. C. Parks.
Crary*•† ..... Ramsey	Edgar Anderson.
Crystal*•†..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† ..... Barnes	See Valley City.
Delamere..... Sargent	See Milnor.
▲Devil's Lake*•†...Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*•†..... Stark	CAMPBELL & FIELD.
Drayton*•†..... Pembina	Robert Ferguson.
Dresden..... Cavalier	See Langdon.
Edgeley*•†..... La Moure	C. W. Fellows.
Edinburg*•†..... Walsh	See Park River.
▲Ellendale*•†..... Dickey	JAMES M. AUSTIN.
Emerado*•†.Grand Forks	See Grand Forks.
Enderlin*•†..... Ransom	Fred Underwood.
Fairmount*•†... Richland	Charles A. Tuttle.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Feasenden*•†..... Wells	M. E. Wilson.
Fingal*•†..... Barnes	Thomas Casey.
Finley*•†..... Steele	F. W. Ames.
Forest River*•†....Walsh	See Grafton.
▲Forman*•†..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*•†.....Grand Forks	See Grand Forks.
Glenullin*..... Morton	See Dickinson.
▲Grafton*•†..... Walsh	PHELPS & PHELPS.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•†..... Cass	See Fargo.
Hamilton*•† ... Pembina	See St. Thomas.
Hankinson*•†... Richland	J. B. Taylor.
Hannah*†..... Cavalier	C. B. McMillan.
Harvey*•†..... Wells	OTTO GRETHEN.
Hatton*•†..... Traill	See Hillsboro.
Hebron*•†..... Morton	See Mandan.
▲Hillsboro*•†..... Traill	CARMODY & LESLIE.
Hope*•†..... Steele	C. S. SHIPPY.
Hunter*•†..... Cass	See Fargo.
Inkster*•†...Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare*•† ..... Ward	See Minot.
Kindred*•†..... Cass	See Fargo.
Kulm*•†..... Lamoure	J. B. Sharpe.
▲Lakota*•†..... Nelson	F. A. KELLEY.
▲Lamoure*•†..... Lamoure	R. W. S. Blackwell.
▲Langdon*•†..... Cavalier	GEORGE M. PRICE.
Larimore*•†.Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•†..Richland	A. L. Parsons.
Linton*..... Emmons	See Williamsport.
▲Lisbon*•†..... Ransom	H. DOHERTY.
▲Mandan*•†..... Morton	E. C. Rice.
Mayville*•†..... Traill	F. W. Ames.
▲Medora*•†..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•†..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•†. Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† ..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•† ... Eddy	MADDUX & HAMBECHT.
New Salem*..... Morton	See Mandan.
Northwood*•†Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*•..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•†..... Cass	See Fargo.
Park River*•†..... Walsh	G. W. Young.
▲Pembina*•†..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•†.Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•†..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•†..... Ransom	C. A. Gram.
▲Sherbrooke*..... Steele	George Murray.
Sheyenne*†..... Eddy	See Rockford.
▲Stanton..... Mercer	See Mandan.
▲Steele*•† ..... Kidder	See Bismarck.
St. Thomas*•†... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•†..... Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	LOCKERBY & WHITE.
▲Wahpeton*•†.... Richland	F. B. LAMBERT.
Walhalla*•..... Pembina	T. D. Stack.
▲Washburn*..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†..... Williams	R. H. Copeland.
Willow City*•†.Bottineau	See Towner
Wimbledon*•†.... Barnes	See Valley City.
Wishek*..... McIntosh	Wishek & Guy.
Wyndmere*•†....Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*•†..... Hardin	Clark, Axline & Fess.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•†..... Stark	J. W. CRANE.
Andover*•†..... Ashtabula	F. J. Bishop.
Ansonia*•†..... Darke	See Greenville.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	M. A. WERT.
▲Arcanum*•†..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Ruhley.
Arlington*•†.... Hancock	See Dunkirk.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•†...Ashtabula	HOYT & MUNSELL.
Ashtabula Har.†. Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whitaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Beach City*•†..... Stark	See Alliance.
Bedford*•† ..... Cuyahoga	See Cleveland.
Bellaire*•†..... Belmont	J. A. GALLAHER.
Belle Centre*•†..... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•† .... Sandusky	J. B. Miller.
Bellville*•..... Richland	Andrew Stevenson.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*•..... Jefferson	John J. Watson.
Berlin Heights*•†.... Erie	F. E. Conner, Jr.
Beverly*†.... Washington	J. C. Preston.
Blanchester*•†.... Clinton	P. SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville*..... Greene	C. S. Perkins.
▲Bowling Green*•†.. Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermilion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•†... Belmont	Driggs & Heinlein.
Brooklyn*•†.... Cuyahoga	See Cleveland.
▲Brookville*•†Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•† ..... Crawford	HORACE HOLBROOK.

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Town and County.	Name.
Burton*† ..... Geauga	George W. Jacques.
Butler*†..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D A. HOLLINGSWORTH.
▲Caldwell*†..... Noble	W. C. Okey.
Caledonia*†..... Marion	See Marion.
▲Cambridge*†.. Guernsey	J. H. MACKEY.
Camden*†..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*†.... Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H. Lane.
Canfield*†..... Mahoning	See Youngstown.
▲Canton*†..... Stark	JOHN H SPONSELLER.
Cardington*†.... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*†..... Greene	Robert Hood.
▲Celina*† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G Burwell.
▲Chillicothe*†..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*† ...Hamilton	L. C. BLACK. St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg References: Second Nat. Bank
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
Clarkaville*†..... Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for National Bank of Commerce, the Savings & Trust Co., Union National Bank, Commercial National Bank, and Wick Banking and Trust Co.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.
Clyde*† .....Sandusky	FINCH & DEWEY.
College Corner*† Butler	John R. Mitchell.
Collinwood*†. Cuyahoga	F. B. Garrett.
Columbiana*†. Col'biana	Ezra B Bye.
¶▲Columbus*†....Franklin	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
" ..... "	ALBERY & DILLON. 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. E. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*†. ..Ashtabula	M R. Smith.
Continental*†...Putnam	J. C. Madden.
Convoy*†..... Van Wert	See Van Wert.
Corning*†..... Perry	T. M Potter.
Cortland*†..... Trumbull	John J. Sullivan.
▲Coshocton*†..Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	W. H. Nill.
Crestline*† ....Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*†..... Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*†..... Knox	Clinton M. Rice.
▲Dayton*†...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*†..... Logan	Huston & Curl.
▲Delaware*† ....Delaware	W. A. HALL.
Delphos*† ..... Allen	B. J BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*†..Tuscarawas	A. W. Elson.
Deshler*†..... Henry	D. D. Donovan.
Doylestown*† ..... Wayne	James B Meech.
Dresden*† .. Muskingum	S B. Darnen.
Dunkirk*†..... Hardin	G B Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty*† ..... Logan	See De Graff.
East Liverpool*† Col'bia	WILLIAM H. VODREY.
East Palestine*†..Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*†..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly
Elmore*†..... Ottawa	George W. Keightley.
▲Elyria*†..... Lorain	E. G. JOHNSON.
Euclid*†..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*†..... Hancock	M. C SHAFER.
Flushing*†..... Belmont	A. M. Brown.
Forest*†..... Hardin	Russell Price.
Fort Recovery*†.Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*†..... Sandusky	JAMES H. FOWLER.
Galion*†..... Crawford	R. W. Johnston.
▲Gallipolis*†..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*† ..Portage	R S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† M'tg'ery	L. S. Culkmore.
Gibsonburg*†. Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Deemer.
Glenville*† ....Cuyahoga	See Cleveland.
Glouster*†..... Athens	A. A. Amos & Bro.
Grafton*†..... Lorain	See Elyria.
Granville*† ..... Licking	E. J. Dorsey.
Greenfield*†.....Highland	DICKEY & HEISKELL.
Greenspring*†..... Seneca	C. S. Burton.
▲Greenville*†..... Darke	ANDERSON & BOWMAN.
Greenwich*†..... Huron	T. K. Strimple.
Groverhill*†... Paulding	R. W Pickering.
▲Hamilton*† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† ..... Hamilton	JAMES A. GRAFT.
Harveysburg*† ....Warren	See Lebanon.
Hicksville*† .... Defiance	L. E. Griffin.
Highland*†..... Highland	See Leesburg.
▲Hillsboro*† .....Highland	STEELE & SAMS.
Holgate*† ..... Henry	E. F. Thompson.
Hubbard*†..... Trumbull	Milton B Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*†..... Erie	C. M. Ray.
▲Ironton*†..... Lawrence	CORN & THOMPSON.
▲Jackson*†..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*†..... Greene	W. A. Paxson.
▲Jefferson*†.... Ashtabula	BABCOCK & TAYLOR.

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Town and County.	Name.
Jeffersonville*•† Fayette	E. L. Bush.
Jewett*•† Harrison	See Cadiz.
Johnstown*•† Licking	G. W. Lewis.
Kalida* Putnam	See Columbus Grove.
Kent*•† Portage	M. G. McCASLIN.
▲Kenton*•† Hardin	ELMER G. DERR.
Kingston*•† Ross	See Chillicothe.
Kinsman*† Trumbull	J. W. Roberts.
Lagrange*•† Lorain	See Wellington.
▲Lancaster*•† Fairfield	G. E. MARTIN.
Larue*•† Marion	See Marion.
▲Lebanon*•† Warren	W. F. ELTZROTH.
Leesburg*•† Highland	George T. Hardy.
Leetonia*•† Columbiana	C. D. Dickinson.
Leipsic*•† Putnam	Jacob Werner.
Lewisburg*•† Preble	See Eaton.
Lexington*•† Richland	See Mansfield.
Liberty Center*•† Henry	See Napoleon.
▲Lima*•† Allen	CABLE & PARMENTER.
▲Lisbon*•† Columbiana	J R MARTIN.
Lockland*•† Hamilton	Thompson & Gorman.
Lodi*•† Medina	See Cres'on.
▲Logan*•† Hocking	Seth Weldy.
▲London*•† Madison	Durflinger & Emery.
Lorain*•† Lorain	FRANK COLEMAN.
Loramie* Shelby	See St. Mary.
Loudonville*•† Ashland	W. J. Weirick.
Louisville*•† Stark	W. S. Earseman.
Lynchburg*•† Highland	E. M. Wiggins.
Madison*•† Lake	M B. Cook.
Magnolia*•† Stark	See Canton.
Malta*•† Morgan	Newell Corner.
Malvern*•† Carroll	See Minerva.
Manchester*•† Adams	WILLIAM ANDERSON.
▲Mansfield*•† Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H C. Russell.
▲Marietta*•† Washington	NYE & FOLLETT.
▲Marion*•† Marion	J. F. McNEAL & SONS.
Martins Ferry*•† Belmont	F. R. Sedgwick.
Martinsville*•† Clinton	A. Harris.
▲Marysville*•† Union	F. T. ARTHUR
Mason*•† Warren	See Lebanon.
Massillon*•† Stark	R. W. McCAUGHEY.
Maumee*•† Lucas	A. W. Eckert.
▲McArthur*•† Vinton	J. M. McGillivray.
McClure*•† Henry	See Napoleon.
McComb*•† Hancock	W. E. Cooper.
▲McConnelsville*•† Morgan	J. A. Foert.
Mechanicsburg*•† Chapin	Charles A. Wood.
▲Medina*•† Medina	Frank Spellman.
Miamisburg*•† Montg'ery	W. A. Reiter.
Middleport*•† Meigs	Ira Graham.
Middletown*•† Butler	DONLEY & RHONEMUS.
Milan*•† Erie	R. H. Williams.
Milford*•† Clermont	S. A. West.
Milford Center*•† Union	See Marysville.
▲Millersburg*•† Holmes	Reed & Hanna.
Mineral Point*•† Tusc'was	W. M. Tracy.
Minerva*•† Stark	G. G. B. Greenwood.
Minster*•† Auglaize	See St. Marys.
Monroeville*•† Huron	John P. Cornell.
Montpelier*•† Williams	E. C. PECK.
Morrow*•† Warren	T. C. Welch.
Moscow*• Clermont	See Felicity.
▲Mt. Gilead*•† Morrow	L. K. Powell.
Mt. Pleasant*† Jefferson	See Steubenville.
Mt. Sterling*•† Madison	Mitchel & Tanner.
▲Mt. Vernon*•† Knox	WILLIAM M. KOONS.
Mt. Victory*•† Hardin	See Kenton.
▲Napoleon*•† Henry	CAHILL & DONOVAN.
Navarre*•† Stark	See Canton.
Nelsonville*•† Athens	Asher Buckley.
Nevada*•† Wyandot	L. B. Reed.
▲Newark*•† Licking	FREDERIC M. BLACK.
New Bremen*•† Auglaize	See St. Mary.
New Carlisle*•† Clark	R. H. Runnells.
New Comerst'n*•† T'car's	E. E. Lindsey.
New Holland*•† Pickaway	CHARLES H. MAY.
▲New Lexington*•† Perry	TUSSING & KELLY.
New London*•† Huron	R. C. Powers.
New Madison*•† Darke	Thomas Eubanks.
New Matamoras*† Wash.	Jasper Lisk.
New Paris*•† Preble	See Eaton.
▲New Phil'd'lp'a*•† Tus'as	NEELY & PATRICK.
New Richmond*• Cler'nt	F. A. Roberts.
New Vienna*•† Clinton	F. W. Kelly.
New Washin'n*•† Craw'd	H. M. Cory.
Niles*•† Trumbull	WILLIAM H. SMILEY.
North Amherst*•† Lorain	H. G. Redington.
North Baltimore*• Wood	S. P. HARRISON.
North Fairfield*•† Huron	A. E. Rowley.
North Lewisb'g*•† Chapin	M. C. Gowey.
▲Norwalk*•† Huron	G. T. & H. L. STEWART.
Oakharbor*•† Ottawa	John Duff.
Oak Hill*•† Jackson	J. E. Jones.
Oberlin*•† Lorain	W. B. BEDORTKA.
Ohio City*•† Van Wert	See Van Wert.
Orrville*•† Wayne	T. W. Orr.
Orwell*• Ashtabula	Pelacock & Taylor.
Osborn*•† Greene	R. H. Swadner.
Ostrander*•† Delaware	See Delaware.
▲Ottawa*•† Putnam	G. W. RISSER.
Oxford*•† Butler	E. E. Williams.
▲Painesville*•† Lake	W. A. BREED.
Pataskala*•† Licking	See Newark.
▲Paulding*•† Paulding	SNOOK & SAVAGE.
Payne*•† Paulding	M. B. Everitt.
Peebles*•† Adams	J. R. B. Kessler.
Pemberville*•† Wood	J. S. Hoyman.
Perrysburg*•† Wood	T. E. Bowers.
Pioneer* Williams	See Montpelier.
Piqua*•† Miami	G. A BROOKS.
Plain City*•† Madison	H. C. Black.
Pleasant City*•† Guernsey	L. S. Garber.
Plymouth*•† Richland	F. D. Gunsoullus.
Poland* Mahoning	See Youngstown.
▲Pomeroy*•† Meigs	O. L. BRADBURY
▲Port Clinton*•† Ottawa	S. P. Alexander.
▲Portsmouth*•† Scioto	NOAH J. DEVER.
Prairie Depot* Wood	FRANK GRAHAM.
Prospect*•† Marion	See Marion.
Quaker City*•† Guernsey	J. L. Douglas.
▲Ravenna*•† Portage	J. H. NICHOLS.
Richwood*•† Union	JOHN F. MILLAR.
Ripley*•† Brown	W. D. YOUNG.
Rockford*•† Mercer	A. G Stewart.
Roseville*•† Muskingum	Wm. Dunn.
Rushsylvania*•† Logan	See West Mansfield.
Sabina*•† Clinton	J. M. Morton.
Salem*•† Columbiana	W. W. HALE.
Salineville*•† Columbiana	Ashford & McCormick.
▲Sandusky*•† Erie	R B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*•† Brown	See Georgetown.
Scio*•† Harrison	Easton Randolph.
Seville*•† Medina	Lee Elliott.
Shanesville*†. Tuscarawas	JOHN DOERSCHUK.
Shelby*•† Richland	Skiles & Skiles.
Sherodsville*•† Carroll	See Carrollton.
Sherwood*•† Defiance	W. W. Huff.
Shiloh*•† Richland	See Mansfield.
Shreve*•† Wayne	L. D. Cornell.
▲Sidney*•† Shelby	S. J. HATFIELD.
Smithfield* Jefferson	See Steubenville.
Somerset*•† Perry	Owen Yost.
Somerton* Belmont	See Bellaire.
South Charleston*•† Clark	Charles E. Ballard.
Spencer*•† Medina	Frank Heath.
Spencerville*•† Allen	J. M. Bailey.
▲Springfield*•† Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*• Greene	Marcus Shoup.
▲St. Clairsville*•† Belmont	A. H. & W. MITCHELL.
▲Steubenville*•† Jefferson	W. S. McCAUSLEN.
St. Mary*•† Auglaize	D. F. Mooney
St. Paris*•† Champaign	C. E. Buroker.
Strasburg*•† Tuscarawas	Philip G. Garver.
Stryker*•† Williams	J. T. Heater.
Sunbury*•† Delaware	C. C. Brooks.
Swanton*•† Fulton	G. W. Humphrey.
Sycamore*•† Wyandot	R. S. Gallaher.
Sylvania*•† Lucas	W. E. CHAPPLE.
Thornville*† Perry	S. E. Moore.
Thurman* Gallia	See Gallipolis
▲Tiffin*•† Seneca	BUNN & ROYER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•† Crawford	See Bucyrus.
▲Toledo*•† Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
" "	HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo.
" "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" "	SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•† Jefferson	See Steubenville.
▲Troy*•† Miami	J. A. DAVY.
Uhrichsville*•†. Tuscara's	G. W. REED.
▲Up. Sandusky*•† Wyandot	Carey & Parker.
▲Urbana*•† Champaign	WAITE & DEATON.
Utica*•† Licking	G. M. Sipe.
▲Van Wert*•† Van Wert	BLACHLY & MATTHIAS.
Vermilion*•† Erie	H. R. Williams.
Versailles*•† Darke	A. Calderwood.
Wadsworth*•† Medina	E. S. Pardee.
Wakeman*•† Huron	See Norwalk.
Waldo*•† Marion	See Marion.
▲Wapakoneta*•† Auglaize	GOEKE & HOSKINS.
▲Warren*•†. Trumbull	T. H. GILMORE.
▲Washington C.H.*•† Fay'te	A. R. CREAMER.
▲Wauseon*•† Fulton	Fuller & Handy.
▲Waverly*•† Pike	John A. Eylor.
Waynesville*•† Warren	J. G. Keys.
Wellington*•† Lorain	G. L. BLINN.
Wellston*•† Jackson	T. S. Hogan.
Wellsville*•†. Columbiana	F. L. WELLS.
West Alexandria*•† Preb.	Oscar Sheppard.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Westerville*•† ..Franklin	H. T. Sibel.
WestFarmington*•†Trum	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•†....Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† .Logan	P. M. Kelar.
West Milton*•†..... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M. Stricker.
West Salem*•†.... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*•†...Williams	G. C. Rings.
Wharton*•†.....Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Wilshire*•† .....Van Wert	See Van Wert.
▲Wilmington*•†... Clinton	FRANK B. MILLS.
Wilmot*† .....Stark	W. S. Putman.
Winchester*•†.....Adams	T. C. Downey.
▲Woodsfield*•†.... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	M. L. SPOONER.
Worthington*•†.Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†.Mahonl'g	W. R. GRAHAM.
▲Zanesville*•†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*•† .....Woods	T. J. WOMACK.
▲Arapaho* .....Custer	T. S. Hunt.
Augusta* .....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*•† .....Kay	TETRICK & ROSE.
Braman* .....Kay	See Newkirk.
▲Chandler* .....Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland* .....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N. BERRY
Cushing* ..... Payne	See Chandler.
Earlsboro*•†,Pottawato'ie	See Tecumseh.
Edmond*•†.... Oklahoma	H. H. Moose.
▲El Reno*•† .....Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber* ..... Garfield	See Enid.
Geary* .....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†..Kingfisher	L. M. Gray.
Jefferson*•†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*•† .....Kay	See Ponca.
▲Kingfisher*•†..Kingfisher	PATRICK S. NAGLE.
Lexington*†...Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† .....Grant	Thomas Kearee.
Mulhall*•† .....Logan	W. H. Matthews.
Nardin*•† .....Kay	See Newkirk.
▲Newkirk*•†.....Kay	W. S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•†... Garfield	See Enid.
Oakdale*.....Washita	See Cloudchief.
Okarche*•†..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HAYS.
Okeene* .....Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P. NEAL.
▲Perry*•† .....Noble	J. L. Pancrost.
Perkins*.....Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*•† .....Grant	A. M. MACKEY.
Ripley .....Payne	See Cushing.
Shawnee*•†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'ie	FREDERICK KING.
Tonkawa* .....Kay	See Newkirk.
▲Watonga*.....Blaine	E. L. HOTCHKISS.
Waukomis*•†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†.Woodward	J. R. Dean.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†.....Gilliam	S. A. D. Gurley.
Ashland*•†.....Jackson	H. L. McWILLIAMS.
▲Astoria*•†..... Clatsop	FULTON BROS.
Athena*•† ..... Umatilla	RAYMOND LLOYD.
▲Baker City*•†.....Baker	See Union.
Brownsville*•†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*•† ..... Benton	E. E. WILSON.
Cottagegrove*•†..... Lane	J. E. YOUNG.
▲Dallas*•†..... Polk	Butler & Townsend.
Elgin*•† .....Union	N. C. McLeod.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*•† .....Lane	L. L. STEVENS.
Forestgrove*•† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*•† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*•†..... Linn	See Brownsville.
▲Heppner*•†..... Morrow	G. W. PHELPS.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Huntington*•†..... Baker	See Union.
Independence*•† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*•...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*•†.... Lane	G. F. Shipworth.
▲Klamath Falls*†.Klamath	H. F. Murdock.
Lagrande*•† .....Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*•† .....Linn	W. M. Brown.
Marshfield*•† ..... Coos	J. W. Bennett.
▲McMinnville*•†.. Yamhill	R. L. CONNER.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†.....Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
Ontario*•† ..... Malheur	Wm. Miller.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.... Umatilla	JOHN McCOURT.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	A. M. CRAWFORD.
¶▲Salem*•†.....Marion	CARSON & ADAMS.
Scio*•† .....Linn	See Lebanon.
Sheridan*•† .....Yamhill	J. T. Simpson.
Silverton*•†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*•†..... Wasco	HUNTINGTON & WILSON
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*•†..... Lincoln	H. Denlinger, Jr.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*.....Sherman	C. J. Bright.
Weston*•†..... Umatilla	R. M. Powers.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Albion*•†..... Erie	See Erie.
Allegheny*•†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St.,Pittsburg,Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*•†.....Lehigh	ERDMAN & DIEFFENDERFER.
Altoona*•†.....Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†.....Lebanon	Geo. B. Ulrich.
Apollo*•† .....Armstrong	W. J. Guthrie.
Ardmore*•†.Montgomery	See Norristown.
Ashland*•†.....Schuylkill	ALFRED B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*•†..Northampton	H. Hagerman.
Beallsville*† .Washington	See Washington.
▲Beaver*•†..... Beaver	Buchanan & McConnell.
Beaverfalls*•†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*•† .....Bedford	MOSES A. POINTS.
▲Bellefonte*•†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	George M. Meyers.
Bennett*•† .....Allegheny	See Pittsburg.
Berlin*•†.....Somerset	See Somerset.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*† .....Chester	See West Chester.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*† .....Jefferson	H. I. Wilson.
Birdsboro*† .....Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	See Indiana.
▲Bloomsburg*†.Columbia	GRANT HERRING.
Blossburg*† .....Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*† ...Allegheny	R. E. Stewart.
Bradford*†.....McKean	W. E. BURDICK.
Bristol*†.....Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B McCullough.
▲Brookville*†....Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*†.... Fayette	L. H. SMITH.
Bryn Mawr*†.Montgo'ry	See Norristown.
Burgettstown*†. Wash'n	J. W. Donnan.
▲Butler*†..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'ga*†.Cra'd	See Meadville.
Canonsburg*†. Wash'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale *†Lackawan	WILLIAM E. WATT.
▲Carlisle*† ...Cumberland	WETZEL & HAMBLETON.
Carnegie*† ....Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catassauqua*†.....Lehigh	A. A. Glick.
Catawissa*†. ..Columbia	W. H. RHAWN.
Centerhall*† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'lin	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*† .....Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†.....Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*† ....Clearfield	WILLIAM I. SWOOPE.
Clintonville*† ...Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*† ....Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*†.....Lancaster	WM. B GIVEN.
Conneautville*†.Craw'f'd	P. C. Sheehan.
Connellsville*†..Fayette	P. S. NEWMYER.
Conshohocken*† .Mon'm	H. M. Tracy.
Coraopolis*†..Allegheny	HORACE J. THOMAS.
Corry*† .....Erie	DON. F. SMITH.
▲Coudersport*† .....Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*† .....Delaware	See Media.
Dawson*† .....Fayette	See Uniontown.
Delta*† .....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*† .....York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	HENRY LEAR.
Dubois*†'.....Clearfield	W. C. PENTZ.
Duke Center*†....McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	ALPHONSUS WALSH.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† .....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†... Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*†.....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† .....Tioga	F. D. Selph.
Elk Lick*†.....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*† .....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*†.....Lancaster	A. J. Everly.
▲Erie*† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†...Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORNE.
Freedom*† .....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†....Armstrong	G. M. Hill.
Galeton*† .....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	WM. & WM. ARCH McCLEAN.

Town and County.	Name.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.
Greencastle*†...Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*†.....Mercer	H. K. Daugherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. J. DELONE.
¶▲Harrisburg*†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*†..... Cambria	See Ebensburg.
Hatboro*†..Montgomery	See Lansdale.
Hawley*†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*†..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*†....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*†.....Wayne	E. C. Mumford.
Honeybrook*†...Chester	Charles E. Griffith.
Houtzdale*†...Clearfield	Henry Boulton.
Hughesville*†.Lycoming	William E. Crawford.
Hummelstown*†. Da'pi'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*†..... Bedford	See Bedford.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*†...Westmoreland	See Jeannette.
Jamestown*† ....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. E. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*†.... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†.Armstrong	NEALE & PAINTER.
Knox*† .....Clarion	See Clarion.
Knoxville*†.....Tioga	Henry A. Ashton.
Kutztown*†. .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*†. .Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Mauchchunk.
▲Laporte*† .....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*†.Armstrong	Thomas J. Van Gieson.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*†.....Mifflin	Elder & Son.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*†....Crawford	See Meadville.
Lititz*†.....Lancaster	See Manheim.
Littlestown*† ....Adams	H. C. Hinkle.
▲Lock Haven*† ....Clinton	CHARLES CORSS.
Lykens*†.....Dauphin	See Millersburg.
Mahanoy City*†.Sc'ylkill	J. J. BROWN.
Mahoningtown*†.L'rn'ce	A. L. Hogen.
Malvern*† ..... Chester	See West Chester.
Manheim*†....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	F. W. Clark.
Marietta*†.....Lancaster	D. B. Case.
Martinsburg*†.....Blair	S. B. Syslinger.
▲Mauchchunk*†...Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	CALHOUN & JOHNSTON.
McKees Rocks*†.Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*†.....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	H. H. SPANGLER.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*†.....Snyder	F. E. Bower.
Middletown*† ...Dauphin	A. E. BRANDT.
Mifflinburg*†.....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*†.....Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown†.....Butler	See Butler.
Millheim*† .....Center	See Bellefonte.
Milton*†.Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	W. K. Vance.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt. Jewett*†....McKean	H. S. Rogers.
Mount Joy*†..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	B. F. SCANLON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*•....Lancaster	See Columbia.
Muncy*•† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*•† ....Luzerne	JAMES M. FRITZ.
Nazareth*•.Northampton	Calvin T. Smith.
New Bethlehem*•†.Clar'n	D. M. Geist.
▲New Bloomfield*•† Perry	J. W. Shull.
New Brighton*•† .Beaver	Harry Calhoon.
▲New Castle*•† .Lawrence	J. NORMAN MARTIN.
New Holland*•† Lancast'r	A. W. Snader.
NewKensing'n*•†W's'm'd	See Allegheny.
New Oxford*•† ...Adams	See Hanover.
Newport*•† .....Perry	James M. Sharon.
Newtown*•† ..... Bucks	George A. Jenks.
Newville*•† .Cumberland	H. W. McCrea.
NewWilming'n*•Law'nce	D. F. McCready.
Norristo'n*•†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*•† ..... Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*•†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*•† Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*•† .....Chester	W. T. Fulton.
Palmyra*•† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*•† ...Chester	A. T. Parke.
Parnassus*•† Westmorel'd	John M. Kennedy.
Patton*•† ..... Cambria	R. Somerville.
PenArgyl*•†Northampt'n	N. D. Chase.
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*†.... Fayette	See Fayette City.
▲Philadelphia*•† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*•† .....Centre	George W. Zeigler.
Phœnixville*•† ...Chester	H. H. GILKYSON.
Pinegrove*•†...Schuylkill	F. V. Filbert.
▲Pittsburg*•† ....Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*•† .....Luzerne	W. I. HIBBS.
Plymouth*•† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•† .....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*•† ...Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*•† .Jef'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V. Ommeron.
Quarryville*•† ..Lancaster	See Lancaster.

Town and County.	Name.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*•† ..... York	See York.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	Brown & Rogers.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	R. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester *•†..... Beaver	A. P. MARSHALL.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† .....Indiana	See Indiana.
Sandylake*•†..... Mercer	J. H. Robb.
Sayre*•† .....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•† Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	O S. Richardson.
Shamokin*•†..North'mb'd	SAMUEL BECKERT.
Sharon*•†..... Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	James A. Pierce.
Shenandoah*•†.. Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*•†...Cu'b'd	E. J McCune.
Shrewsbury*†..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•†..... Lehigh	D. D. Roper.
Slippery rock*..... Butler	See Butler.
▲Smethport*•†.... McKean	GARTON & RICHMOND.
▲Somerset*•†..... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S.Bethlehem*•†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†.. Crawford	See Conneautville.
Spring City*•†.....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.....York	W. B. Gemmill.
St. Mary's*•†.....Elk	E. J. Wimmer.
St. Petersburg*•†.Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugargrove*.....Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†.....Schuylkill	H. B. GRAEFF.
Tarentum*•†....Allegheny	Kennedy & Smith.
Tidioute*•†..... Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•†.....Crawford	SAMUEL GRUMBINE.
▲Towanda*•†.....Bradford	WILLIAM LITTLE.
Townville*.....Crawford	See Titusville.
Tremont*•†.... Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•†.....Blair	G. L. OWENS.
Ulysses*•.....Potter	A. S. Burt.
Union City*•†.....Erie	Sproul & Morrow.
▲Uniontown*•†.....Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•†.....Allegheny	See Allegheny.
▲Warren*•†..... Warren	SMITH & ANDREWS.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Waterford*†..... Erie	J. A. Bolard.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	WATSON R. DAVISON.
▲Waynesburg*•†... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	CORNWELL, GREEN & CORNWELL.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†.... Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†.....Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•†..... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	ROBERT J. LEWIS.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthonye†.....Kent	Eugene F Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*†.....Bristol	Samuel Norris, Jr.
Centerville*†..... Kent	See Providence.
Central Falls*†.....Prov.	See Providence.
Coventry*†..... Kent	See Anthony.
Cranston*†.. Providence	See Providence.
▲East Greenwich*† Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*† Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*†.... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*.....Kent	See Anthony.
¶▲Providence*† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville*.. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney
Warren*†.....Bristol	GEORGE L. COOKE.
Warwick*†..... Kent	See East Greenwich.
Westerly*†..Washington	OLIVER H. WILLIAMS.
Wickford*† Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† ....Abbeville	PARKER & GREENE.
▲Aiken*†.....Aiken	HENDERSONS.
Allendale*†.... Barnwell	See Denmark.
▲Anderson*†.... Anderson	TRIBBLE & PRINCE.
▲Bamberg*†..... Bamberg	John R. Bellenger.
▲Barnwell*†..... Barnwell	R. A. Ellis.
Batesburg*†.. Lexington	See Edgefield.
▲Beaufort*†..... Beaufort	W. J. VERDIER.
Belton*†..... Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*†... Cherokee	E. A. Trescot.
Blackville*†.... Barnwell	See Denmark.
Branchville*†Orangeb'rg	W. H. Reedish.
▲Camden*† .....Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York and Standard Oil Co., Baltimore.
Cheraw*†.....Chesterfield	Stevenson & Matheson.
▲Chester*†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*†..... Laurens	See Laurens.
Clio*†.....Marlboro	T. W Boucher.
¶▲Columbia*†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*†..... Horry	R. B. Scarborough.
▲Darlington*†.Darlington	WOODS & MACFARLAN.
Denmark*†.... Bamberg	S. G. Maryfield.
Dillon*†..... Marion	Sellens & Sellens.
Easley*†..... Pickens	See Pickens.
▲Edgefield*†.... Edgefield	A. S. TOMPKINS.
Fingerville... Spartanburg	See Spartanburg.
▲Florence*†..... Florence	P. A. WILCOX.
Fort Mill*†..... York	See Rockhill.
▲Gaffney*†..... Cherokee	Wallace & Otts.
▲Gergetown*†Georget'wn	Walter Hazard.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*†Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*†..... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*†..... Edgefield	See Edgefield.
Kershaw*†..... Lancaster	E. D. Blakeney.
▲Kingstree*†.Williamsb'g	T. M. Gilland.
▲Lancaster*†... Lancaster	ERNEST MOORE.
▲Laurens*†..... Laurens	W. H. MARTIN.
▲Lexington*†.. Lexington	Efird & Dorcher.
▲Manning*†..... Clarendon	W. C Davis.
▲Marion*†..... Marion	C. A. WOODS.
McColl*†..... Marlboro	See Bennettsville.
▲Monks Corner*†Berkeley	See Charleston.
Mullins*†..... Marion	See Marion.
▲Newberry*†....Newberry	J. Y. CULBREATH.
Newry*.....Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	JAMES F. IZLAR.
Pelzer*†..... Anderson	See Greenville.
Pendleton*†... Anderson	R. W Simpson.
▲Pickens*..... Pickens	Julius E. Boggs.
Prosperity*†... Newberry	See Newberry.
Ridgeway*†.....Fairfield	R. A. Means.
Rock Hill*†..... York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*†..... Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St.Matthews*†Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†.... Hampton	J. W. Moore.
▲Walhalla*†..... Oconee	R. A. Thompson.
▲Walterboro*†... Colleton	Griffin & Padgett.
Westminster*†... Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*†... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†..... Brown	C. M. STEVENS.
Alcester*†..... Union	See Elk Point.
▲Alexandria*†.... Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†..... Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*†..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W R Green
▲Bellefourche*†.....Butte	T. W. La Fleiche.
Beresford*†..... Union	CHARLES W WOLBERT.
Bigstone*†..... Grant	F. F. Moore.
Bijou Hills*.....Brule	S. E. Wilson.
Blunt*†..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†..... Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & CHEEVER.
Bryant*†..... Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*†..... Miner	See Howard.
▲Canton*†..... Lincoln	HUNDSON & FORREST.
Carthage*†..... Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*†.... Hamlin	Ezra Adams.
Centerville*†..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J LAW.
Colman*†..... Moody	See Dell Rapids.
Columbia*†..... Brown	L. Hunsberger.
Conde*†..... Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*†..... Turner	See Parker.
▲Deadwood*†.. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R W. Hobart.
Desmet*†.....Kingsbury	CHAS S. WHITING.
Doland*†..... Spink	Korns & Clark
Edgmont*†...Fall River	T. F. McConville.
Edgerton*....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†.....Union	H M. Wallace
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†..... Kingsbury	A W. Stone.
Estelline*†..... Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*..... Gregory	E. M. Starcher.
Fairview*†..... Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†..... Brown	J C Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†.....Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*†..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*†.. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†..... Kingsbury	F. W. McGinness.
▲Highmore*†..... Hyde	F. M. Barnes.
Hill City*†...Pennington	See Rapid City.
Hitchcock*†..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Hot Springs*† Fali River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R. Jamison.
Hurley*† ..... Turner	John W. Edmunds.
▲Huron*† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*† ..... Clay	See Yankton.
Iroquois*† ... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone*... Pennington	See Hill City.
Kimball*† ..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† .... Marshall	See Britton.
Lead*† ..... Lawrence	G. B. Thompson.
Lennox*† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	See Eureka.
Lesterville*† ... Yankton	A. S. Dunning.
▲Madison*† ..... Lake	J. H. WILLIAMSON.
Mellette*† ..... Spink	A. A. TWICHELL.
Menno*† .... Hutchinson	W. Dilnock.
▲Millbank*† ..... Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	JOHN PUSEY.
▲Mitchell*† ..... Davison	T. J. SPANGLER.
Montrose*† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oacoma* ..... Lyman	J. G. Bartine.
Oldham*† ..... Kingsbury	See Desmet.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*† ..... Turner	EDWIN L. BROWN.
Parkston*† .. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶▲Pierre*† ..... Hughes	IVAN W. GOODNER.
▲Plankinton*† ..... Aurora	S. H. Bakewell.
Platte..... Charles Mix	G. B. HARBEN.
Pukwana*† ..... Brule	See Chamberlain.
▲Rapid City*† . Pennington	WOOD & BUELL.
▲Redfield*† ..... Spink	THOMAS STERLING.
Revillo*† ..... Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† ..... Roberts	R. O. Pearson.
Spearfish*† .... Lawrence	R. F. Crawford.
Spencer*† ..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† ..... Meade	CHARLES C. POLK.
Summit*† ..... Roberts	See Wilmot.
Toronto*† ..... Deuel	See Clear Lake.
Tripp*† .... Hutchinson	See Armour.
▲Tyndall*† ... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† ..... Brown	See Groton.
▲Vermillion*† ..... Clay	J. A. COPELAND.
Viborg*† ..... Turner	See Parker.
Vienna*† ..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*† ..... Clay	See Centerville.
Warner*† ..... Brown	See Aberdeen.
▲Watertown*† . Codington	IRVIN H. MYERS.
Waubay*† ..... Day	See Webster.
▲Webster*† ..... Day	FRANK SEARS.
Wessington*† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler* .... Charles Mix	D. P. Lamb.
White*† ..... Brookings	Charles H. Farrell.
WhiteLake*† ..... Aurora	A. H. Henneous.
Whiterock*† ..... Roberts	See Sisseton.
Whitewood*† .. Lawrence	See Deadwood.
Willowlake*† ..... Clark	See Clark.
▲Wilmot*† ..... Roberts	HOWARD BABCOCK.
Wolsey*† ..... Beadle	Chenoweth Bros.
▲Woonsocket*† .. Sanborn	J. T. Kean.
Worthing*† ..... Lincoln	See Canton.
▲Yankton*† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* ..... Crockett	Isaac K. Revelle.
Alexandria* ..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City* .. Cheatham	J. J. Lenox.
▲Athens*† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*† ..... Bedford	W. B. Bates.
Bells*† ..... Crockett	Eugene Casey.
▲Benton* ..... Polk	B. B. C. Witt.
▲Blountville* ..... Sullivan	H. H. Smith.
▲Bolivar*† ..... Hardeman	Wood & McNeal.
Bristol*† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown* ..... Pickett	W. J. Chilton.
▲Camden*† ..... Benton	S. L. Peeler.
▲Carthage*• ..... Smith	J. M. Fisher.
▲Celina* ..... Clay	M. C. Sidwell.
▲Centerville*† ... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*•†. Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C. Ramsey.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*•†..... Tipton	C. B. Simonton.
▲Crossville* .. Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*†Clib'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† ... Lincoln	W. B. LAMB.
▲Franklin*† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*† .... Greene	Shoun & Susong.
Greenfield*† ... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*† ..... Chester	T. F Stubblefield.
Humboldt*† ..... Gibson	G. W. WADE.
▲Huntingdon*† .... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	ROBERT W. HAYNES.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*†. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*†. Law'ce	W. R. King.
▲Lebanon*† ..... Wilson	McCLAIN & McCLAIN.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† .... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*† .... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*• ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*†... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Memphis *†.....Shelby	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
(*Continued.*)	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*†.....Gibson	S. R. CLARK.
▲Morristown*†..Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*†.Maury	See Columbia.
▲Murfreesboro*†Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*†.....Dyer	N. L. Scobly.
Newburg .....Lewis	See Columbia.
▲Newport*†.....Cocke	H. N. Cate.
Oblon*†.....Oblon	See Union City.
▲Ooltewah*†.....James	See Chattanooga.
▲Paris*†.....Henry	J. C. SWEENEY.
Petersburg*†....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	John C. Myers.
▲Pulaski*†.....Giles	HUME R. STEELE.
▲Ripley*†....Lauderdale	Thomas Steele.
Rockwood*†.....Roane	T. A. WRIGHT.
▲Rogersville*†..Hawkins	J. O. Phillips.
Rutherford*†.... Gibson	A. J. Elwic.
Rutledge*†.....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	Broyles & McDougall.
▲Selmer*†.....McNairy	W. K. Abernathy.
▲Sevierville*.....Sevier	M. B. McMahon.
▲Shelbyville*†..Bedford	E. CALDWELL.
▲Smithville*.....DeKalb	R. L. Cantrell.
▲Sneedville*.....Hancock	W. B. Davis.
▲Somerville*†.....Fayette	H. C. Moorman.
South Pittsburg*†Marion	M. M. Allison.
▲Sparta*†.....White	M. A. Cummings.
▲Spencer*.....Van Buren	A. L. Hamby.
Spring City*†.....Rhea	R. C. M. Cunningham.
▲Springfield*†..Robertson	A. E. GARNER.
Sweetwater*†....Monroe	Young & Young.
▲Tazewell*.....Clalborne	H. Y. Hughes.
▲Tiptonville*.....Lake	W. W. Cochran.
Tracy City*†.....Grundy	J. B. Ferguson.
▲Trenton*†.....Gibson	DEASON, RANKIN & ELDER.
Trimble*†.....Dyer	See Newbern.
Troy*.....Oblon	J. G. Smith & Son.
Tullahoma*†.....Coffee	Davidson & Aydelott.
▲Union City*†.....Oblon	L. S. PARKS.
▲Wartburg*.....Morgan	Baker & Riseden.
Wartrace*†.....Bedford	C. S. Ivie.
Watertown*.....Wilson	A. P. Wotnock.
▲Waverly*†...Humphreys	J. F. SHANNON.
▲Waynesboro*.....Wayne	John F. Morrison.
▲Winchester*†..Franklin	EMBREY & TAYLOR.
▲Woodbury*.....Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*†.....Taylor	JOHN BOWYER.
▲Albany*†....Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*†.....Nueces	See Corpus Christi.
▲Alpine*†.....Brewster	L. F. Fishback.
Alvarado*†.....Johnson	I. A. Patton.
Alvin*†.....Brazoria	L. F. Fishback.
Alvord*†.....Wise	J. W. Bashaw.
▲Amarillo*†.....Potter	Plemmons & Veal.
▲Anderson*.....Grimes	Buffington & Buffington.
▲Angleton*†.....Brazoria	L. R. Bryan.
▲Anson*.....Jones	R. Colbert.
Aransas Pass*†San Pat'lo	See Corpus Christi.
▲Archer City*.....Archer	T. H. Marberry.
Arlington*†.....Tarrant	J. O. W. Burney.
▲Athens*†.....Henderson	RICHARDSON, WATKINS MILLER.
Atlanta*†.....Cass	O'Neal & Allday.
¶▲Austin*†.....Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*†.....Callahan	O. Bowyer.
▲Ballinger*†.....Runnels	HARRIS & SMITH.
▲Bandera*.....Bandera	J. R. Storms.
▲Barstow*†.....Ward	See Pecos.
Bartlett*†....Williamson	See Belton.
▲Bastrop*†.....Bastrop	ORGAIN & GARWOOD.
▲Batesville*.....Zavalla	See Pearsall.
▲Bay City*.....Matagorda	William E. Austin.
▲Beaumont*†...Jefferson	GREER & GREER.
▲Beeville*†.....Bee	J. C. CRISP
▲Bellville*†.....Austin	Blake & Holland.
▲Belton*†.....Bell	W. S. SHIPP.
▲Benjamin*.....Knox	G. B. Landrum.
Bertram*†.....Burnet	See Burnet.
▲Bigspring*†.....Howard	S. H. MORRISON.
Blanco*.....Blanco	J. W. Baines.
Blooming Grove*†Nav'o	Callicutt & Call.
Blossom*†.....Lamar	See Paris.
▲Boerne*†.....Kendall	F. W. Schweppe.
▲Bonham*†..... Fannin	R. B. SEMPLE.
▲Boston .....Bowie	See Texarkana.
Bowie*†.....Montague	G. W. WALTHALL.
▲Brackettville*†....Kinney	W. L. CLAMP.
▲Brady*.....McCulloch	F. M. Newman.
Brandon*†.....Hill	See Hillsboro.
▲Breckenridge*..Stephens	William Veale & Son.
Bremond*†...Robertson	J. W. Woods.
▲Brenham*†..Washington	CAMPBELL & PENNINGTON.
Bridgeport*†.....Wise	See Decatur.
▲Brownsville*†...Cameron	JAMES B. WELLS.
▲Brownwood*†....Brown	JENKINS & McCARTNEY.
▲Bryan*†..... Brazos	DOREMUS & BUTLER.
Burkeville*.....Newton	Blake & Smith.
▲Burnet*†.....Burnet	J. G. Cook.
Burton*†....Washington	J. J. McCain.
▲Caldwell*†.....Burleson	Alexander & Heslip.
Calvert*†....Robertson	Field & Taylor.
▲Cameron*†.....Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*†.....Hemphill	W. D. Fisher.
▲Canton*.....Van Zandt	Haynes & Reese.
▲Canyon*.....Randall	See Amarillo.
▲Carrizo*†.....Zapata	See Pearsall.
▲Carrizo Springs*..Dimmit	See Pearsall.
▲Carthage*†.....Panola	Claude Pollard.
Castroville*.....Medina	See Uvalde.
▲Center*.....Shelby	I. O. B. RICHARDSON.
▲Centerville*.....Leon	Dean & Dean.
▲Channing*†.....Hartley	W. Boyce.
Chico*†.....Wise	John L. Morris.
▲Childress*†.....Childress	W. T. McConnell.
Cisco*†.....Eastland	J. J. Butts.
▲Claremont*.....Kent	See Snyder.
▲Clarendon*†.....Donley	H. B. White.
▲Clarksville*†..Red River	Chambers & Dook.
▲Claude*†.....Armstrong	Ira Webster.
▲Cleburne*†.....Johnson	GOLDSMITH & WALKER.
Clifton*†.....Bosque	J. C. O'Bryan.
▲Coldspring*..San Jacinto	Felix G. Bryan.
▲Coleman*†.....Coleman	T. R. AUSTIN.
▲Colorado*†.....Mitchell	W. B. Crockett.
Columbia*†....Brazoria	J. N. Shapard.
▲Columbus*†....Colorado	GEORGE McCORMICK.
▲Comanche*†..Comanche	L. B. Russell.
Commerce*†.....Hunt	T. W. Thompson.
▲Conroe*†...Montgomery	T. E. Humphrey.
▲Cooper*†.....Delta	L. L. Wood.
▲Corpus Christi*†.Nueces	DELMA & GIVENS.
▲Corsicana*†.... Navarro	McKIE & AUTRY.
▲Cotulla*†..... La Salle	C. H. Mayfield.
Cresson*†..... Hood	See Cleburne.
▲Crockett*†.....Houston	NUNN & NUNN.
▲Crowell*.....Foard	Robert Cole.
▲Cuero*†.....DeWitt	JOHN H. BAILEY.
▲Daingerfield*†.... Morris	J. M. Moore.
▲Dallas*†..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*†.....Wise	R. E. CORSWELL.
DeKalb*†.....Bowie	W. W. Dillard.
Deleon*†.....Comanche	A. R. Pool.
▲Delrio*†.....Valverde	JOSEPH JONES.
Denison*†..... Grayson	W. M. PECK.
▲Denton*†..... Denton	ALVIN C. OWSLEY.
Detroit*†.....Red River	See Clarksville.
▲Dickens*.....Dickens	See Plainview.
▲Dimmitt*..... Castro	S. Gaugh.
Dublin*†..... Erath	McCAIN & DANIELS.
▲Dumas .....Moore	See Amarillo.
Eaglelake*†.....Colorado	W. S. Strickland.
▲Eagle Pass*†.. Maverick	J. M. GOGGIN.
▲Eastland*†.....Eastland	D. G. Hunt.
▲Edna*†.....Jackson	Dobbs & McCrory.
Elcampo*†.....Wharton	W. L. Hall.
Elgin*†.....Bastrop	See Bastrop.
▲El Paso*†..... El Paso	BEALL & KEMP.
▲Emma*.....Crosby	J. WILSON BOYLE.
▲Emory*†..... Rains	W. H. Clendenin.
▲Ennis*†..... Ellis	D. F. SINGLETON.
▲Fairfield*..... Freestone	Boyd, Compton & Anderson.
Farmersville*†.... Collin	D. P. JOHNSON.
Ferris*†..... Ellis	M. McKnight.
Flatonia*†..... Fayette	Lane & Lane.

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Town and County.	Name.
▲Floresville*•†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*•†..... Kaufman	See Terrell.
▲Fort Davis*†.... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*•†....Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*•†....Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•..... Navarro	B. H. Johnson.
▲Gail* ..... Borden	See Snyder.
▲Galnesville*•†. Galveston	STUART & BELL.
▲Galveston*•†...Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*•† ..... Jackson	See Edna.
▲Garden City*.. Glasscock	See Midland,
Garland*•†..... Dallas	See Dallas.
▲Gatesville*•†..... Coryell	J. E. Walker.
▲Georgetown*•†.. Will'son	COOPER SANSOM.
▲Giddings*•†..... Lee	J. L. Rousseau.
▲Gilmer*•†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*•†..... Mills	E. B. ANDERSON.
▲Goliad*•†..... Goliad	G. E. Pope.
▲Gonzales*•†..... Gonzales	BURGESS & HOPKINS
▲Graham*•..... Young	Arnold & Arnold.
▲Granbury*•†..... Hood	J. J. HINER.
Grandview*•†.... Johnson	F. A. Arnold.
Granger*•† .. Williamson	J. W. Posey.
▲Greenville*•†..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•†..Limestone	Farrar, Williams & Farrar.
▲Groveton*•†..... Trinity	Kenley & Stevenson.
▲Guthrie* ..... King	See Benjamin.
▲Hallettsville*•†.... Lavaca	PATTON & ELLIS.
▲Hamilton*•†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*•†..... Robertson	Ishop & Lane.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*•† ..... Waller	A. C. Tompkins.
▲Henderson*•†..... Rusk	J. HARVEY TURNER.
▲Henrietta*•† ..... Clay	W. G. EUSTIS.
Hico*•†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Rlograndc.
Higgins*•†.....Lipscomb	E. C. Gray.
▲Hillsboro*•†..... Hill	WEAR & MORROW.
Holland*•†..... Bell	See Belton.
▲Hondo*•† ..... Medina	E. De Montel.
Honeygrove*•†.....Fannin	G. W. Wells.
▲Houston*•†..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*•† ..... Walker	McKINNEY & HILL.
Hutto*•† ..... Williamson	See Taylor.
Iowapark*•† ..... Wichita	Hinton Smith.
Italy*•† ..... Ellis	See Waxahachie.
Itasca*•†..... Hill	M. S Wood.
▲Jacksboro*•..... Ja k	E. W. Nicholson.
Jacksonville*•†.Cherokee	See Rusk.
▲Jasper* ..... Jasper	W. W. BLAKE.
▲Jefferson*•† ..... Marion	R. R. TAYLOR.
Jewett*•† ..... Leon	See Centerville.
▲Johnson City*.... Blanco	N. T. Stubbs.
▲Junction* ..... Kimble	Horace E. Williams.
▲Karnes City*•†.... Karnes	J. C. GOODE.
▲Kaufman*•†.... Kaufman	JAMES YOUNG.
Kemp*•..... Kaufman	See Kaufman.
Kerens*•†..... Navarro	See Corsicana.
▲Kerrville*•†..... Kerr	Garrett & Burney.
Killeen*•†..... Bell	See Belton.
Kosse*•†.....Limestone	See Groesbeck.
▲Kountze*•†..... Hardin	W W. DIES.
Kyle*•..... Hays	See San Marcos.
Ladonia*•†..... Fannin	R. M Rowland.
▲Lagrange*•†..... Fayette	Lane & Lane.
▲Lampasas*•†.... Lampasas	W. B. ABNEY.
Lancaster*•†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*•†..... Harris	See Houston.
▲Laredo*•†..... Webb	DODD & MULLALLY.
Leander*•† ...Williamson	See Georgetown.
Leonard*•†..... Fannin	Ross & Ross.
Lewisville*•†..... Denton	See Denton.
▲Liberty*•†..... Liberty	T. E. Branch.
▲Linden* ..... Cass	J. S. Mills.
▲Lipscomb* ..... Lipscomb	See Canadian.
▲Livingston*•†..... Polk	Hill & Hill.

Town and County.	Name.
▲Llano*•†..... Llano	J. H McLean.
▲Lockhart*•†..... Caldwell	J. J. SHEPPARD.
▲Longview*•†..... Gregg	Turner & McHaney.
Lorena*•†.....McLennan	See Waco.
Lott*•†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*•†..... Angelina	Mantooth & Townsend.
Luling*•†..... Caldwell	H. B. Story.
▲Madisonville*....Madison	Dean & Dean.
Manor*•† ..... Travis	James M Harris.
Mansfield*•..... Tarrant	W. D. House.
Marble Falls*•†... Burnet	See Burnet.
▲Marfa*•† ..... Presidio	H. H. Kilpatrick.
▲Marlin*•†..... Falls	MARTIN & EDDINS.
▲Marshall*•†.....Harrison	T. P. Young.
▲Mason*•†..... Mason	Runge & Crawford.
▲Matador* ..... Motley	See Plainview.
McGregor*•†.. McLennan	W. C. O'Bryan.
▲McKinney*•†..... Collin	JENKINS & McCLELLAN
▲Memphis*•† ..... Hall	C R Brice
▲Menardville*..... Menard	L. W Ainsworth.
▲Meridian*•†..... Bosque	Robertson & Robertson.
Merkel*•†..... Taylor	See Abilene.
Mesquite*•†..... Dallas	See Dallas.
Mexia*•† .....Limestone	W. E. Doyle.
▲Miami*•† ..... Roberts	C O'FFEE.
▲Midland*•† ..... Midland	R H. Zane.
Midlothian*•†..... Ellis	J. H. Peebles.
Milford*•†..... Ellis	H. N. C. Davis.
Mineola*•† ..... Wood	Cate & Bruce.
Mineralwells *•†Po'Pinto	Albert Stevenson.
▲Mobeetie* ..... Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*•† ..... McLennan	John S. Patterson.
Morgan*•†..... Bosque	See Meridian.
Moulton*•†..... Lavaca	See Flatonia.
Mount Calm*•†..... Hill	See Hillsboro.
▲Mt. Pleasant*•†..... Titus	S. P. Pounders.
▲Mt. Vernon*•†... Franklin	R. E. Dorenport.
▲Nacogdoches*•†Na'doch's	J. C. HARRIS.
Naples*•† ..... Morris	See Daingerfield.
Navasota*•†..... Grimes	G. W L. CARR.
New Boston*•†..... Bowie	R. M. Hubbard.
▲New Braunfels*•† Comal	F. J. MAIER.
▲Newton* ..... Newton	Cheatham & Syler.
Nocona*•†..... Montague	W. D Hagler.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*•†..... Ector	See Midland.
Omaha*•†..... Morris	See Daingerfield.
▲Orange*•† ..... Orange	HOLLAND, LINK & HOLLAND
Overton*•†..... Rusk	See Henderson.
▲Ozona* ..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Garland & Montgomery.
▲Palestine*•† .... Anderson	B H. GARDNER.
▲Palopinto*•†....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*•†..... Carson	See Amarillo.
▲Paris*•†..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*•† ..... Frio	R. W. Hudson.
▲Pecos*•† ..... Reeves	T. J. Hefner.
Pilotpoint*•†.....Denton	John Collier.
▲Pittsburg*•† ..... Camp	W. R. HEATH.
▲Plainview* ..... Hale	I. S. Kinder.
Plano*•†..... Collin	R. T. Shelton.
▲Pleasanton* ..... Atascosa	G. M Martin.
Port Arthur*•† Jefferson	J. WILLIAMS.
▲Port Lavaca*•† Calhoun	W. Wilson.
▲Quanah*•†.....Hardeman	M. M HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner* .....Stonewall	See Anson.
▲Refugio* ..... Refugio	See Victoria.
▲Richmond*•†..Fort Bend	D. R. Pearson.
▲Rlograndc*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*•† ..... Milam	N. H. Tracy.
Rockisland*•†....Colorado	See Weimar.
▲Rockport*•† ..... Aransas	E. A. Stevens.
▲Rocksprings* ...Edwards	Samuel Hough.
▲Rockwall*•† .....Rockwall	W B. Wade.
Rodgers*•† ..... Bell	See Belton.
Rosebud*•† ..... Falls	George W Riddle.
Roundrock*•†.. Wil'mson	R. R. Hyland.
Royse City* .....Rockwall	See Greenville.
Runge*•† ..... Karnes	E. G. Gillett.
▲Rusk*•†..... Cherokee	E. C. DICKINSON.
Saint Jo*•† ....Montague	H. W. Hunt
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•†.....Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*•† ..... Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† ..... Duval	FRANK FUILLE.
Sanger*•† ..... Denton	See Denton.
▲San Marcos*•† ..... Hays	W. G. Barber.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*•† .. Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•† ..... Guadalupe	J. B. Dibrell.
▲Seymour*•† ..... Baylor	Britain & Glasgow.
▲Sherman*•† ..... Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* ..... Irion	See San Angelo.
Shiner*•† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	See Clarendon.
▲Sinton*•† .... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder* ..... Scurry	C. C. Johnson.
▲Sonora* ..... Sutton	S. G. Tayloe.
Stamford ..... Jones	G. M SCARBOROUGH.
▲Stanton*•† ..... Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* .... Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† ..... Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† .... Nolan	E. P. Woodruff.
▲Tascosa*• ..... Oldham	See Amarillo.
Taylor*•† ..... Williamson	FRANCIS HORACE WELCH.
Temple*•† ..... Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	William H. Allen.
Texarkana*† ..... Bowie	WEBBER & WEBBER.
▲Texline*•† ..... Dallam	See Clayton, N. M.
Thornton*•† .. Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* ..... McMullen	Kuykendall & Dilworth.
Timpson*•† ..... Shelby	See Center.
▲Tulia* ..... Swisher	See Plainview.
▲Tyler*•† ..... Smith	CAIN & KNOX.
▲Uvalde*•† ..... Uvalde	GARNER & LOVE.
Van Alstyne*•† .. Grayson	E. J. Humphreys.
Velasco*•† ..... Brazoria	Lewis R. Bryan.
▲Vernon*•† ..... Wilbarger	Bonner & Mason.
▲Victoria*•† ..... Victoria	C. F. CARSNER.
▲Waco*•† ..... McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† ..... Waller	H. Paul George.
▲Wallisville* .... Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Weimar*•† ..... Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† ..... McLennan	E. Bodell.
▲Wharton*•† ..... Wharton	G. P. DOUGHERTY.
Whitesboro*•† ... Grayson	J. K. J mison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•† ..... Hill	W. T. Moore.
Whitt*..... Parker	See Weatherford.
▲Wichita Falls*•† . Wichita	MONTGOMERY & HUGHES.
Willspoint*•† .. Van Zandt	W. B. Wynne.
Winnsboro*•† ..... Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wortham*•† ... Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•† ..... DeWitt	THOMAS SMOOT.
Yorktown*•† ..... DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† .. Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*•† ..... Beaver	W. F. Knox.
▲Brigham*•† ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*•† ..... Summit	See Park City.
Corinne*•† ..... Boxelder	H. L. Steed.
Eureka*•† ..... Juab	B. N. C. Stott.
▲Farmington*•† ..... Davis	Wilson & Willey.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
Kanab*† ..... Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*•† ..... Utah	P. Evans.
▲Loa* ..... Wayne	See Beaver.
▲Logan*•† ..... Cache	P. E. KEELER.
▲Manti*•† ..... Sanpete	WM. D. LIVINGSTON.
Mercur*•† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* ..... San Juan	See Dolores, Colo.
▲Morgan*•† ..... Morgan	Samuel Francis.
Mt. Pleasant*•† ... Sanpete	Ferdinand Ericksen.
▲Nephi*•† ..... Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*† ..... Garfield	W. P. Sargent.
Park City*•† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*† ..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*•† ..... Sevier	I. J. STEWART.
¶▲Salt Lake City*•† Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•† ..... Utah	See Provo City.
Springville*•† ..... Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† ..... Grand Isle	J. P. Ladd.
Arlington*•† . Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*•† ..... Caledonia	C. A. Horsford.
Barre*•† ..... Washington	GEORGE A. BRIGHAM.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•† Orleans	B. F. D. Carpenter.
Bellows Falls*•† Windham	Levant M. Read.
Belvidere ..... Lamoille	See Hyde Park.
▲Bennington*•† Benningt'n	Barber & Darling.
Bethel*•† ..... Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† . Windham	WATERMAN & MARTIN.
Bristol*† ..... Addison	W. W. Rider.
Burke ..... Caledonia	See St. Johnsbury.
▲Burlington*•† . Chittenden	CUSHMAN & SHERMAN.
Cambridge*•† ... Lamoille	See Hyde Park.
Canaan*•† ..... Essex	See Colebrook, N. H.
Castleton*•† ..... Rutland	HENRY L. CLARK.
Cavendish*•† .... Windsor	See Ludlow.
Charleston ..... Orleans	See Island Pond.
▲Chelsea* ..... Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord ..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•† .... Orleans	See Newport.
East Burke* ... Caledonia	C. T. A. Humphrey.
Eden* ..... Lamoille	See Hyde Park.
Elmore ..... Lamoille	See Hyde Park.
EnosburgFalls*•† Franklin	R. McFeeters.
Essex Jct.*•† . Chittenden	See Burlington.
Fairfield*•† ..... Franklin	Isaac N. Chase.
Fair Haven*•† ... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall* ..... Essex	See St. Johnsbury.
Hardwick*•† ... Caledonia	MELVIN G. MORSE.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*• ..... Franklin	C. G. Austin.
▲Hyde Park*•† .... Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† ..... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•† .... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•† . Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† ..... Essex	See St. Johnsbury.
Lyndon*•† ..... Caledonia	J. T Gleason.
Lyndonville*•† . Caledonia	E. J. Bodwell.
▲Manchester*•† Benningt'n	H. K. Fowler.
Manchester Cen *† Bent'n	Fowler, Son & Co.
▲Middlebury*•† Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .... Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ... Lamoille	Powers & Cheney.
▲Newfane*•† ..... Windham	See Brattleboro.
▲Newport*•† ..... Orleans	JOHN YOUNG.
N. Bennington*•† B'ngton	Franklin Scott.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Northfield*† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*†Ben'gton	T. E. Brownell.
North Troy*†....Orleans	O. S. Annis.
Norwich*.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*†.....Rutland	See Rutland.
Plainfield*†.Washington	O. L. Hoyt.
Poultney*† .....Rutland	Beaman & Platt.
Proctor*† .....Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*† .....Franklin	POWELL & POWELL.
Rockingham...Windham	See Bellows Falls.
Roxbury*†..Washington	See Northfield.
Royalton*† .....Windsor	R. C. Dennison.
▲Rutland*† .....Rutland	JOEL C. BAKER.
SouthRoyalton*†Windsor	Tarbell & Whitham.
Springfield*†... Windsor	A. M. Albe.
▲St. Albans*†.... Franklin	HOGAN & HOGAN.
▲St. Johnsbury*†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*† .Chittenden	J. J. Monahan.
Vergennes*† .....Addison	Frank L. Fish.
Waterbury*† Washingt'n	See Montpelier
Waterville* .....Lamoille	W. P. Dillingham.
Wells River*†....Orange	See Hyde Park.
Westfield* .....Orleans	Smith & Sloane.
West Randolph...Orange	See North Troy.
White River Je*†Wi'ds'r	See Randolph.
Whittingham*† Windham	Wm. Batchelder.
Wilmington*†..Windham	See Wilmington
Windsor*†.....Windsor	O. E. Butterfield.
Winooski*† .Chittenden	J. C. Enright
Wolcott*† .....Lamoille	See Burlington.
▲Woodstock*† ..Windsor	See Hyde Park.
	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†.Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*† .....Amelia	Southall & Farrar.
▲Amherst*† .....Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*† .....Nelson	Brown & Loving.
Ashland*† .....Hanover	STONEWALL J. DOSWELL.
Aylett*.....King William	Wm. R. Aylett.
Basic City*†.....Augusta	See Staunton.
Beaver Dam*†..Hanover	S. Carter Redd.
▲Bedford City*†..Bedford	BURKE & KEMP.
Belmont ....Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*†.....Clarke	A. Moore, Jr.
Big Stone Gap*† .... Wise	Ayers & Ayers.
Blacksburg*†...Montgo'ry	W. Dunlap.
Blackstone*†...Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*†..Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*† Rockl'g'm	See Harrisonburg.
Bristol*† .....Washington	See Bristol, Tenn
Buchanan*† ...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*†Rockbridge	C. B GUYER.
Burkeville*† ..Nottoway	See Crewe.
Cape Charles*†N'orth'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*†.Albe'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*†..Pittsylvania	See Danville.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	PLEGAR & JOHNSON.
Claremont*† ..... Surry	See Surry.
Clarksville*† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*†Allegheny	George F. Anderson.
▲Clintwood*.... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*....King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*†... Allegheny	R. L. PARRISH.
Crewe*†..... Nottoway	W. H. Maun
▲Culpeper*†..... Culpeper	Rixey & Barbour.
▲Cumberland*† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*†....Pittsylvania	HENRY R. MILLER.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*†Charl'te	See Smithville.
Dumfries...Prince William	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg.
▲Eastville*†..Northampton	O. F. Mears.
Edenburg*....Shenandoah	See Woodstock.
▲Emporia*†. Greenesville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	James L. Tompkins.
Franklin*†.Southampton	J. C. Parker.
Fredericksb'rg*†Spotts'a	Thomas P. Wallace.
▲Front Royal*†...Warren	O'Flaherty & Fulton.
▲Gate City*†.....Scott	ROBERT R. KANE.
Glade Spring*†Washin'n	A. L. Robinson.
▲Gloucester*....Gloucester	W. C. L. Taliaferro.
▲Goochland*.... Goochland	A. K. Leake.
Gordonsville*†..Orange	Philip Barbour.
Graham*† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Haguet.... Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING.
▲Hanover*†..... Hanover	G. P. Haw.
▲Harrisonburg*† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*†P'nce Wil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight..Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*†..... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Kl'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*.....Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†..Rockbridge	D. E. MOORE.
▲Louisa*†.....Louisa	R. L. Gordon, Jr.
▲Lovingston*.....Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*† ....Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*.....Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Manchester*† Chester'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*..... Loudoun	See Leesburg.
Millenbeck*..... Lancaster	See Lancaster.
▲Monterey* .....Highland	Charles P. Jones.
▲Montross*.Westmoreland	R. J. Washington.
Mt.Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*.....Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
New Market*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort† Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*.....Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†..Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*† ..Tazewell	W. W. French.
▲Portsmouth*†....Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†....Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*PrinAnne	W. J. Whitehurst.
▲Pulaski City*†... Pulaski	WYSOR & GARDNER.
Radford*†.. Montgomery	R. L. Gardner.
Richlands*† ....Tazewell	H. C. Anderson.
¶▲Richmond*†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Richmond *•†...Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*†. Franklin	L. W. Anderson.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†.. Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†.....Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock*.....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville* .....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†...Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†.. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*†.....Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•†.....Skagit	H. D. Allison.
▲Asotin*† .....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•†.....Whatcom	N. A. Cornish.
Castlerock*•† ....Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	J. E. WILLIS.
Chelan* ..... Chelan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†.....Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† ....Lincoln	H. A. P. Meyers.
▲Dayton*•† .....Columbia	EDMISTON & MILLER.
Elberton*•† ....Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•† .....Chehalis	E. L. Minard.
▲Everett*•† .....Snohomish	BLACK & EDWARDS.
Fairhaven*•†... Whatcom	Kerr & McCord.
Farmington*•† . Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•†.....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	I. E. Shrauger.
Harrington*•†.....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•†.....Cowlitz	S. M. Heath.
Kelso*•†.....Cowlitz	J. F. Van Name.
Kettle Falls*• ....Stevens	See Colville.
Laconner*† .....Skagit	J. L. Corrigan.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	See Everett.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†.....Skagit	H. A. McLEAN.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•†..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ....Whitman	R. H. HUTCHINSON.
¶▲Olympia*•†....Thurston	CAMPBELL & DE FILIPPO.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*•†.....Adams	W. W. ZENT.
Rockford*•† ..... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†.....King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*•†.....Skagi	J. Henry Smith.
▲Shelton....*..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	J. W. Miller.
▲South Bend*•†.....Pacific	HEWEN & STRATTON.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co.,and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*.....Skamania	C. F. Moore.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*•†.....Whitman	George N. Smith.
Uniontown*•†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*•† Walla Walla	See Walla Walla.
▼Walla Walla*•† W'la W'la	T. P. & C. C. GOSE.
Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*•†.....Chelan	Kirk & Whited.
▲Wilbur*•†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	THURMOND & WOODDELL.
Alderson*•†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	HERBERT B. HAWES.
Bramwell*•†..... Mercer	E. C. MARSHALL.
▲Buckhannon*•†...Upshur	G. M. FLEMING.
Cairo*•†.....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†.....Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*•†..Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†.... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*•†..... Tucker	C. O. Strieby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. H. Daily.

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Town and County.	Name.
▲Fairmont*† ..... Marion	E. F. HARTLEY
▲Fayetteville* ..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*● ..... Grant	See Petersburg.
▲Grafton*† ..... Taylor	JOHN L. HECHMER.
▲Grantsville* ..... Calhoun	S. P. BELL.
Guyandotte*● ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper'sFerry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*† ..... Summers	BOGGESS & BOGGESS.
Huntersville* Pocahontas	H .S. Rucker.
▲Huntington*† ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Kipley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*† ..... Mineral	W. C. CLAYTON.
Keystone*† ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*† ..... Marion	C. A. Snodgrass.
▲Marlinton* .. Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*† .. Fayette	See Fayetteville.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*† . Monongalia	COX & BAKER.
▲Moundsville*† Marshall	Meighen & Oldham.
▲NewCumberland*†Han'k	J. R. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*● ..... Tucker	W. B. Maxwell.
Pennsboro*† ..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*† ..... Barbour	Dayton & Dayton.
Piedmont*† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*† .. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*† .. Jackson	N. C. Prickett.
▲Ripley*● ..... Jackson	WARREN MILLER.
▲Romney*● ..... Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† ..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*† .... Harrison	George F. Randall.
Sistersville*† ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*● ..... Roane	WALTER PENDLETON.
St. Albans*† ... Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*† .... Pleasants	A. M. Campbell.
▲Summersville* .. Nicholas	T. B. Horan.
▲Sutton*† ..... Braxton	B. P. & V. B. HALL.
Terra Alta*† .... Preston	O. C. Crane.
Thomas*† ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*† ..... Wayne	Chapman Adkins.
Webster*● ..... Taylor	W. M. Werkman.
▲Welch*† ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*† ..... Brooke	JOHN C. PALMER, SR.
▲Weston*† ..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*† ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 817. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*† .... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee ..... Kewaunee	See Algoma.
Albany*† ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*† ..... Buffalo	Robert Lees.
Amery*† ..... Polk	W. T. Kennedy.
Amherst*† ..... Portage	A. J. Smith.
▲Antigo*† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*† .. Outagamie	EDWARD G. JONES.
Arcadia*† .. Trempealeau	RICHMOND & RICHMOND.
Arena*† ..... Iowa	W. M. Abbott.
Argyle*† ..... Lafayette	See Darlington.
▲Ashland*† ..... Ashland	DILLON & COLIGNON.
Augusta*† .... Eau Claire	E. M. Bradford.
Baldwin*† ..... St. Croix	Henry Anderson.
Bangor*† ..... LaCrosse	See LaCrosse.
▲Baraboo*† ..... Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*† ..... Barron	Coe Bros.
Bayfield*† ..... Bayfield	W. W. Downs.
Beaverdam*† ..... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*† ..... Rock	F. CLEARY.
Benton*† ..... Lafayette	See Darlington.
Berlin*† ..... Green Lake	PERRY NISKERN.
Black Earth*† ..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† ..... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*† ..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*† ..... Grant	WILLIAM E. HOWE.
Brandon*† .. Fond du Lac	David Whitton.
Brillion*† ..... Calumet	S. H. Barnard.
Brodhead*† ..... Green	Burr Sprague.
Burlington*† ..... Racine	E. E. MILLS.
Butternut*† ..... Ashland	Foster & Mars.
Cadott*† ..... Chippewa	F. E. Watson.
Cambria*† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*† ..... Monroe	See Viroqua.
Cassville*† ..... Grant	D. W. Clark.
Cedarburg*† ..... Ozaukee	J. F. Trottman.
Centralia*† ..... Wood	H. WIPPERMAN.
▲Chilton*† ..... Calumet	J. E. McMullen.
▲ChippewaFalls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† ..... Rock	See Beloit.
Clintonville*† .. Waupaca	F. M. Guernsey.
Colfax*† ..... Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*† ..... Grant	S. E Smalley.
Cumberland*† .... Barron	H. S. Comstock.
Darien*† ..... Walworth	See Elkhorn.
▲Darlington*† .. Lafayette	OILTON & OSBORN.
▲Dartford*● ... Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*† ..... Walworth	D. B. Barnes.
Depere*† ..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	A. JENKS.
Dorchester*† ..... Clark	See Marshfield.
▲Durand*† ..... Pepin	W. E. Plummer.
▲Eagle River*† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*† ..... Rock	J. P. Towne.
Edmund*† ..... Iowa	See Dodgeville.
▲Elkhorn*† ..... Walworth	LYON & NORTON.
▲Ellsworth*† ..... Pierce	A. Combacker.
Elroy*† ..... Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† ..... Florence	Max Sells.
▲Fond duLac*†FondduL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	A. M. WEBB.
Ft. Howard*† ..... Brown	Sheridan & Evans.
Fountain City*† .. Buffalo	Martin Fugina.
Fox Lake*† ..... Dodge	F Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes.
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Glidden*† ..... Ashland	See Ashland.
▲Grand Rapids*† .... Wood	H. WIPPERMAN.
▲Grantsburg*† .... Burnett	S F. Grover.
▲Green Bay*† ..... Brown	FRANK H. SUFFEL.
Greenwood*● ..... Clark	See Marshfield.
Hammond*† .... St. Croix	See Baldwin.
Hancock*† ..... Waushara	See Plainfield.
Hartford*† .. Washington	H. K. Butterfield.
Hartland*† .... Waukesha	H. W. Goodwin.
▲Hayward*† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† ..... St. Croix	BAKER & HAVEN.
▲Hurley*† ..... Iron	A. L. Ruggles.
Independence*† Tr'mp'lu	See Arcadia.
Iola*● ..... Waupaca	H. J. Siverson.
Iron River*† .... Bayfield	T B Walsh.
▲Janesville*† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† ..... Jefferson	R B. KIRKLAND.
Johnson Creek*† . Jeff'n	See Watertown.
▲Juneau*† ..... Dodge	George W Sloan.
Kaukauna*† .. Outagamie	John Bruemmer.
▲Kenosha*† ..... Kenosha	ALBERT E BUCKMASTER.
▲Kewaunee*† . Kewaunee	JOHN WATTAWA.
Kiel*† ..... Manitowoc	See Chilton.
Kilbourn*† .... Columbia	Thomas B. Coon.
▲La Crosse*† .... La Crosse	MILLER & WOLFE.
Lafarge*● ..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lakemills*† ... Jefferson	C S. GREENWOOD.

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Town and County.	Name.
Lake Nebagamon*†D'glas	See Superior.
▲Lancaster*•†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*•†.....Columbia	O. H. Watson.
Loyal*•.....Clark	D. V. Richardson.
¶▲Madison*•†.....Dane	OLIN & BUTLER.
Maiden Rock*•† ...Pierce	A. Cook.
Manawa*•†.....Waupaca	C. D. McFarland.
▲Manitowoc*•†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*•† ...Marinette	J. B. FAIRCHILD.
Marion*•†.....Waupaca	J. H. SPENGLER.
Markesan*•† .Green Lake	G. T. Thorne.
Marshfield*•†.....Wood	W. A. & E. C. PORS.
▲Mauston*•† .....Juneau	H. W. Barney.
Mayville*•† .....Dodge	Lamoreux & Husting.
Mazomanie*•†.....Dane	See Madison.
▲Medford*•† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*•†...Winnebago	J. C. KERWIN.
▲Menomonie*•† .....Dunn	C. E. FREEMAN.
▲Merrill*•†.....Lincoln	CURTIS & REID.
Merrillan*•† .....Jackson	Homer C. Clark.
Milton*•† ..... Rock	E. P. Clarke.
Milton Junction*•† .Rock	Will H. Gates.
▲Milwaukee*•† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*•†.....Iowa	SPENSLEY & McILHON.
Minocqua*•†.....Vilas	See Rhinelander.
Mondovi*•† .....Buffalo	L. G. Gilman.
▲Monroe*•†.....Green	P. J. CLAWSON.
▲Montello*•†....Marquette	John Barry.
Montfort*•† .....Grant	See Lancaster.
Monticello*•† .....Green	See Brodhead.
Mount Horeb*•† ....Dane	See Madison.
Mukwonago*•†Waukesha	Ferd. R. Smith.
Muscoda*•†.....Grant	J. M. Cubela.
Necedah*•†.....Juneau	Charles E. Babcock.
Neenah*•† ....Winnebago	J. C. KERWIN.
▲Neillsville*•† ..... Clark	CHARLES F. GROW.
New Glarus*•†..... Green	T. C. Hefty.
New Lisbon*•†....Juneau	J. J. Hughes.
New London*•†. Waupaca	OLIVER H. DAY.
New Richmond*•†St.Cr'ix	Hawkins & Hughes.
No. La Crosse*†La Crosse	See La Crosse.
Oakfield*•†..Fond du Lac	See Fond du Lac.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•†.....Oconto	W. H. Webster.
Omro*•†..... Winnebago	Bert. Coffman.
▲Osceola*•†..... Polk	Charles H. Oakey.
▲Oshkosh*•† ... Winnebago	DAVIDSON & WILDE.
Osseo*•†....Trempealeau	See Augusta.
Palmyra*•†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*•†.....Price	M. BARRY.
Plainfield*•†... Waushara	Angels & Corrigan.
Platteville*•†.....Grant	J. W. Murphy.
Plymouth*•† ..Sheboygan	M. C. MEAD.
▲Portage*•†.....Columbia	E. S. BAKER.
▲PortWashington*•†Ozauk	W. M. Foster.
Poynette*•†.... Columbia	See Portage.
▲PrarieduChein*•†Crawf'd	Thomas & Fuller.
Prairie du Sac*•†.... Sauk	J. S. Tripp.
Prescott*•†.....Pierce	J. S. White.
Princeton*•†. Green Lake	F. E. Clark.
▲Racine*•†..... Racine	PALMER & GITTINGS.
Randolph*•†.....Dodge	R. D. Calkins.
Readstown*• .....Vernon	See Viroqua.
Reedsburg*•†.....Sauk	PATRICK DALY.
Reeseville*•†.....Dodge	Edward J. Devney.
Reney*•†.....Iowa	See Mineral Point.
▲Rhinelander*•† ... Oneida	PAUL BROWNE.
Rice Lake*•†..... Barron	K. E. RASMUSSEN.
▲RichlandCenter*•†Richl'd	W. S. McCORKLE.
Ripon*•†.... Fond du Lac	ROY REED.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	L. B. Quimby.
Seymour*•†....Outagamie	F. M. Wilcox.
Sharon*•†.....Walworth	See Elkhorn.

Town and County.	Name.
▲Shawano*•†.....Shawano	M. J. Wallrich.
▲Sheboygan*•†.Sheboygan	EDWARD VOIGT.
SheboyganFalls*•† Sh'gan	See Sheboygan.
▲Shell Lake*•†...Washburn	L. H. Mead.
Shullsburg*•†... Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	Thomas & Peterson.
South Milwaukee*•† Mil'e	J. G. Davies.
▲Sparta*•†..... Monroe	MORROW & MASTERS.
Springgreen*•†.....Sauk	T. W. King.
Springvalley*•†.....Pierce	See Ellsworth.
Stanley*•†.....Chippewa	C. B. Culbertson.
St. Croix Falls*•†.....Polk	MONS P. JERDEE.
▲Stevens Point*•† .Portage	ATWOOD & GROELLE.
Stoughton*•†.....Dane	J. M. Clancey.
▲Sturgeon Bay*•†.... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	SMITH & GRIFFIN.
Thorp*•†.....Clark	E. C. ALVORD.
Tomah*•†.....Monroe	H. T. AMES.
Tomahawk*•† ....Lincoln	WM. H. WOODARD.
Two Rivers*•† Manitowoc	V. H. TICHENOR.
Unionglove*•†.... Racine	IRVING P. LORD.
Viola*•..... Richland	C. E. Hooker.
▲Viroqua*•†.....Vernon	RYAN, HURLEY & JONES.
▲Washburn*•†.....Bayfield	Angels & Corrigan.
Waterloo*•†..... Jefferson	BARNEY & KUECHENMEISTER.
Watertown*•† .. Jefferson	See Viroqua.
▲Waukesha*•†..Waukesha	See Portage.
▲Waupaca*•†.... Waupaca	See La Crosse.
Waupun*•†..Fond du Lac	S. N. DICKINSON. References: Any bank or business house in Superior.
▲Wausau*•†..... Marathon	A. S. Hutchinson.
▲Wautoma*.....Waushara	See Arcadia.
▲Westbend*•†. Washington	JAMES G. KESTOL.
Westby*•† .....Vernon	See Sparta.
Westfield*•†....Marquette	J. D. Rush.
West Salem*•†. La Crosse	Goodrick & Goodrick.
West Superior*•† Douglas	A. Carter.
Weyauwega*•†.. Waupaca	
▲Whitehall*•† Tr'mpealeau	
Whitewater*•†. Walworth	
Wilton*•†.....Monroe	
Winneconne*•† Win'bago	
Wittenberg*•†.. Shawano	
Wonewoc*•†.....Juneau	

WYOMING.

▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†..... Uinta	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
Kemmerer*†.....Uinta	H. E. CHRISTMAS.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•†Sw'tw't'r	T. S. TALIAFERRO, Jr.
Saratoga*†..... Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Basin.
Wheatland*•†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*.....Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*•† Yale & Carsboo	See Revelstoke.
Grand Forks*.....Yale	HANNINGTON & MORRISON
Greenwood*.....Yale	I. H. Hallett.
Kamloops*•†.....Yale	W. H. Whittaker.
Kaslo*•† ..... Kootenay	McAnn & Mackay.
Nakusp*•† ..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*†.....Nanaimo	BARKER & POTTS.
Nelson*†.....Kootenay	R. W. HANNINGTON.
New Denver*† Kootenay	R. B. Kerr.
New Westminster*† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*†. Kootenay	G. L. McCarter.
Robson*..... Kootenay	See Nelson.
Rossland*†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmon..... Kootenay	See Nelson.
Sandon*†..... Kootenay	Frank L. Christie.
Slocan .....Kootenay	F. S. Andrews.
Trail*†.....Kootenay	See Nelson.
Vancouver*† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*†.....Yale	FRED BILLINGS.
Victoria*†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*†..... Kootenay	John F. Burne.

MANITOBA.

Altona*†.....Lisgar	See Winnipeg.
Birtle*† ..... Marquette	Mickle & Tingley.
Boissevain*† Turtle Mt'n	Norman P. Buckingham.
Brandon*†..... Brandon	COLDWELL & COLEMAN.
Carberry*†..... Norfolk	G. Barrett.
Carman*†..... ..Lisgar	F. A. Brown.
Cartwright*† .....Lisgar	See Pilot Mound.
Crystal City*†.... Lisgar	See Winnipeg.
Cypress River*† Macd'ld	C. E. Bastin.
Dauphin*†.... Marquette	A. E. Wilkes.
Deloraine*†. Turtle Mt'n	J. A. Mather.
Emerson*†..Provencher	D. Forrester.
Gladstone*†..Macdonald	D. Smith.
Glenboro*†.. Macdonald	F. H. Mitchell.
Gretna*†..... Lisgar	Harvey T. Maulson.
Hamiota*† .... Marquette	M. B. Jackson.
Hartney*†.....Selkirk	G. St. J. Hallen.
Holland*† ....Macdonald	H. L. Riscon.
Killarney*†..... Lisgar	A. G. Hay.
Manitou*†..... Dufferin	W. F. Ellis.
McGregor*†.....Norfolk	See Carberry.
Melita*†..... Brandon	J. L. Crerar.
Miami*†..... Lisgar	F. A. Brown.
Minnedosa*†..Marquette	R. Hill Myers.
Morden*†..... Lisgar	H. L. Lemon.
Morris*†.... Provencher	See Emerson.
Neepawa*†...Macdonald	Howden & Howden.
Oak Lake*†..... Brandon	See Brandon.
Pilot Mound*†.Macd'n'ld	W. A. Donald.
Plum Coulee*†....Lisgar	See Winnipeg.
Portage la Prairie*† Macdonald	D. A. Macdonald.
Rapid City*†. Marquette	R. A. Nelles.
Russell*†..... Marquette	See Rapid City.
Selkirk*†..... Selkirk	John O Reilly.
Shoal Lake*†.Marquette	James MacDonald.
Souris*†..... Brandon	J. A. Taylor.
Stonewall*†..... Selkirk	See Winnipeg.
St. Pierre ..... Carillon	See Winnipeg.
Treherne*†..... Norfolk	See Winnipeg.
Virden*†..... Brandon	Goulter & Singer.
Wawanesa*†....Brandon	J. H. Ingram.
Winkler..... Lisgar	See Winnipeg.
Winnipeg*† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*†.... Gloucester	Gilbert & Gilbert.
Campbellton*†..Rest'che	Murray & McLatchy.
Chatham*†..Northumb'd	Warren C. Winslow.
Dorchester*† Westmor'd	M. G. Teed.
Edmundston*†..Victoria	John M. Stevens.
Fredericton*†..... York	ARTHUR R. SLIPP.
Grand Falls*†.. Victoria	See Edmundston.
Hartland*†..... Carleton	See Woodstock.
Hillsboro*† .....Albert	See Moncton.
Kingston*†..... Kent	See St. John.
Moncton*†. Westmorel'd	R. W. HEWSON.
New Castle*†. N'thuml'd	E. P. WILLISTON.
Sackville*†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*† Westmoreland	W. A. Russell.
St. Andrews*†. Charlotte	F. H. Grimmer.
St. John*†..... St. John	ALEXANDER P. BARNHILL.
St. Stephen*†..Charlotte	J. G. Stevens, Jr.
Sussex*†..... Kings	White, Allison & King.
Woodstock*†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*†..... Alberta	J. A. BANGS.
Dawson City .....Alberta	C. N. Woodworth.
Edmonton*†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† ....Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*†.....Alberta	C. I. P. Conybeare.
McLeod*†..... Alberta	Haultain & Mackenzie.
Medicine Hat*†Assinib'a	C. R. Mitchell.
Moose Jaw*† .Assiniboia	William Grayson.
Moosomin*†..Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*....Assiniboia	A. D. Dickson.
Qu Appelle Stn*†Assin'ia	A. D. Dickson.
Regina*†..... Assiniboia	HAMILTON & JONES.
So.Edmonton*● ..Alberta	A. C. Rutherford.
Wapella*†.....Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*†... Assiniboia	Levi Thomson.
Yorkton*†.....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*†..Cumberland	TOWNSEND & ROGERS.
Annapolis*†..Annapolis	Fred W. Harris.
Antigonish*† Antigonish	J. A. WALL.
Barrington*†.. Shelburne	See Shelburne.
Barrington Passage, Shelb.	See Shelburne.
Bear River*†..... Digby	Jones & Nichols.
Berwick*†..... Kings	See Kentville.
Bridgetown*†. Annapolis	O. T. Daniels.
Bridgewater*†. Lunenb'g	H. T. Ross.
Canning*† ..... Kings	See Kentville.
Canso*†..... Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*†..... Halifax	See Halifax.
Digby*†..... Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*† ..... Halifax	ALFRED WHITMAN.
Kentville*† ..... Kings	W. P. Shaffner.
Lawrencetown*†. Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Fyke.
Lockeport*†...Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Mabou..... Inverness	See Port Hood.
Maitland*†..... Hants	See Truro.
Middleton*†...Annapolis	W. G. Parsons.
New Glasgow*†.. Pictou	Fraser, Jennison & Graham.
North Sydney*†C.Breton	Murray & MacKenzie.
Oxford*† ...Cumberland	C. H. Oxley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† ..... Pictou	E. M. MAC DONALD.
PortHawkesb'y*†Invern's	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonnell.
Shelburne*†.. ...Shelburne	John Hood.
Sherbrooke*†.. Guysboro	See Guysborough.
Shubenacadie*† ...Hants	A. Kirkpatrick.
Springhill*● .Cumberland	A. W. Foster.
Stellarton*†..... Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*† ...Cape Breton	WM. A. G. HILL.
Truro*†..... Colchester	Hugh MacKenzie.
Westville*† ..... Pictou	See Pictou.
Weymouth*† ..... Digby	J. A. Grierson.
Windsor*† ..... Hants	E. J. MORSE.
Wolfville*†..... Kings	E. Sidney Crawley.
Yarmouth*↓● . Yarmouth	E. H. ARMSTRONG.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

ONTARIO.

Town and County.	Name.
Acton*† ..... Halton	W. A. McLean.
Ailsa Craig*† . Middlesex	See St. Marys.
Alexandria*† . Glengarry	A. L. Smith.
Alliston*† ..... Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ..... Lambton	Hannah & Burnham.
Amherstburg*† .... Essex	F. A. Hough.
Arkona*† ..... Lambton	See Watford.
Arnprior*† ..... Renfrew	Dulmage & Burwash.
Arthur*† ..... Wellington	M. M. McMartin.
Athens*† ..... Leeds	W. A. Lewis.
Atwood*† ..... Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*† .. Stormont	See Cornwall.
Aylmer*† ..... Elgin	Miller & Backhouse.
Ayr*† ..... Waterloo	See Galt.
Barrie*† ..... Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† ..... Lincoln	See Hamilton.
Beaverton*† ..... Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*† ..... Hastings	F. E. O'FLYNN.
Berlin*† ..... Waterloo	A. Miller.
Blenheim*† ..... Kent	R. L. Gosnell.
Blyth*† ..... Huron	A. S. Dickson.
Bolton*† ..... Peel	A. A. Miller.
Bothwell*† ..... Kent	George L. Taylor.
Bowmanville*† . Durham	J. Keith Galbraith.
Bracebridge*† .. Muskoka	Mahaffy & Ashworth.
Bradford*† ..... Simcoe	Mark Scanlon.
Brampton*† ..... Peel	R. H. Pringle.
Brantford*† ..... Brant	BAIRD & HENDERSON.
Brigden*† ..... Lambton	See Sarnia.
Brighton*† . No'umberl'd	J. W. Gordon.
Brockville*† ..... Leeds	WOOD & STEWART.
Brussels*† ..... Huron	G. F. Blair.
Burford*† ..... Brant	See Brantford.
Burks Falls*† .. Muskoka	Stephen T. Evans.
Burlington*† .... Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† .... Ontario	A. J. Reid.
Carleton Place*† Lanark	J. P. McIntosh.
Cayuga*† ..... Haldimand	Colter & Goodman.
Chatham*† ..... Kent	WILSON, KERR & PIKE.
Chatsworth*† ..... Grey	See Owen Sound.
Chesley*† ..... Bruce	H. O. Langley.
Chesterville*† ... Dundas	W. B. Lawson.
Chippawa*† ..... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*† ..... Wellington	See Harriston.
Clinton*† ..... Huron	W. Brydon.
Cobourg*† N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*† ..... Simcoe	J. Brookoski.
Collingwood*† ... Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*† ..... Simcoe	See Alliston.
Cornwall*† ..... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*† ..... Simcoe	See Barrie.
Dashwood* ..... Huron	R. H. Collins.
Delhi*† ..... Norfolk	See Simcoe.
Deseronto*† ... Hastings	George E. Deroche.
Drayton*† ... Wellington	A. S. Lown.
Dresden*† ..... Kent	J. W. Sharpe.
Drumbo*† ..... Oxford	See Brantford.
Dundalk*† ..... Grey	I. B. Lucas.
Dundas*† ... Wentworth	T. H. A. BEGUE.
Dunnville*† .. Haldimand	W. D. Swayze.
Durham*† ..... Grey	J. P. Telford.
Dutton*† ..... Elgin	C. St. Clair Leitch.
Eganville*† .. Renfrew	W. Lawson.
Elmira*† ..... Waterloo	See Berlin.
Elmvale*† ..... Simcoe	W. F. W. Lent.
Elora*† ..... Wellington	Henry Wissler.
Embro*† ..... Oxford	See Woodstock.
Erin*† ..... Wellington	See Fergus.
Essex*† ..... Essex	E. A. Wisner.
Exeter*† ..... Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† ..... Wellington	N. M. Monro.
Flesherton* ..... Grey	Lucas & Wright.
Florence*† ..... Lambton	See Bothwell.
Fordwich*† ..... Huron	See Blyth.
Forest*† ..... Lambton	Wm. J. Porte.
Fort Frances Rainy Ri'er	See Rat Portage.
Fort William*† .. Algoma	W. A. MATHESON.
Galt*† ..... Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*† .... Halton	G. S. Goodwillie.
Glencoe*† ..... Middlesex	Stuart, Stuart & Ross.
Goderich*† ..... Huron	PHILIP HOLT, Q. C.
Gore Bay* ..... Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† ..... Lincoln	See Hamilton.
Guelph*† ..... Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† .. Wentworth	CARSCALLEN & CAHILL.
Hanover*† ..... Grey	See Durham.
Harriston*† .. Wellington	A. G. Campbell.
Harrow*† ..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† .. Prescott	O'BRIAN & HALL.
Hensall*† ..... Huron	H. J. D. Corkle.
Hespeler*† ..... Waterloo	See Berlin.
Highgate*† ..... Kent	See St. Thomas.
Huntsville*† ... Muskoka	O. M. Arnold.
Ingersoll*† ..... Oxford	HEGLER & HEGLER.
Inwood*† ..... Lambton	See Sarnia.
Iroquois*† ..... Dundas	A. E. Overell.
Jarvis*† ..... Haldimand	C. E. Bourne.
Keewatin*† .. R'ny R. D.	H. A. Langford.
Kemptville*† .. Grenville	T. K. Allen.
Kincardine*† ..... Bruce	W. C. Loscombe.
Kingston*† ... Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*† ... Peterboro	O. A. Langley.
Lanark*† ..... Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*† .... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON.
Listowel*† ..... Perth	F. R. Blewett.
London*† ..... Middlesex	CRONYN & BETTS.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*† ..... Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*† ..... Hastings	Wm. Croser.
Markdale*† ..... Grey	P. McCullough.
Markham*† ..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† ..... Grey	C. T. Sutherland.
Merlin*† ..... Kent	See Blenheim.
Merrickville*† Greenville	A. E. Baker.
Midland*† ..... Simcoe	John Rowe.
Mildmay*† ..... Bruce	See Walkerton.
Millbrook*† .... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*† ..... Perth	See Listowel.
Mitchell*† ..... Perth	Dent & Thompson.
Morrisburg*† .... Dundas	J. P. Whitney.
Mount Forest*† . Wel'ton	R. O. Kilgour.
Napanee*† ..... Lennox	WILSON & WILSON.
Newcastle*† .... Durham	E. H. McLean.
New Hamburg*† . W't'rl'o	William Millar.
New Market*† ..... York	T. J. Robertson.
Niagara Falls*† . Welland	F. W. HILL.
North Bay*† ... Nipissing	BROWNING & SENKLER.
Norwich*† ..... Oxford	T. Brown.
Norwood*† ..... Peterboro	W. A. F. Campbell.
Oakville*† ..... Halton	D. O. Cameron.
Oil Springs*† ... Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*† ..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*† ..... Carleton	BISHOP & SMITH.
Otterville*† ..... Oxford	See Woodstock.
Owen Sound*† ..... Grey	Kilbourn & Kilbourn.
Paisley*† ..... Bruce	Hector C. Cowan.
Pakenham*† ..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*† ..... Brant	Gordon J. Smith.
Parkdale*† ..... York	John Douglas.
Parkhill*† .... Middlesex	E. Goodman.
Parry Sound*† McDoug'll	Pirie & Stone.
Pembroke*† .... Renfrew	J. H. Burritt.
Penetanguishene*† Simc'e	A. B. Thompson.
Perth*† ..... Lanark	Hall & Hall.
Peterboro*† ... Peterboro	HALL & HAYES.
Petrolia*† ..... Lambton	Moncruff & Gansby.
Pickering*† ..... Ontario	Dow & McGilloray.
Picton*† . Prince Edward	G. O. Alcorn.
Pt. Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*† ..... Bruce	C. Dalrymple.
Port Hope*† ..... Durham	H. A. WARD.
Port Perry*† .... Ontario	H. L. Ebbels.
Port Rowan*† ... Norfolk	See Simcoe.
Prescott*† ..... Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
RatPortage*† Rainy R. Dis	Langford & Moran.
Renfrew*† ..... Renfrew	Craig & Wilson.
Richmond Hill*† ..... York	A. G. J. Lawrence.
Ridgetown*† ..... Kent	W. E. Gundy.
Ripley*† ..... Bruce	F. L. Pearson.
Rodney*† ..... Elgin	H. Falconer Jell.
Sarnia*† ..... Lambton	GURD & KITTERMASTER.
SaultSte. Marie*† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*† ..... Huron	R. S. Hays.
Shelburne*† ..... Dufferin	G. M. Vance.
Simcoe*† ..... Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*† .... Lanark	Lavell & Farrell.
Southampton*† .... Bruce	See Port Elgin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Springfield*▲† .....Elgin	See Toronto.
Stayner*▲† .....Simcoe	Hood & Sullivan.
St. Catharines*▲† .Lincoln	COLLIER & YALE.
St. George*▲† .....Brant	See Paris.
Stirling*▲† .....Hastings	See Belleville.
St. Marys*▲† .....Perth	E. W. Harding.
Stouffville*▲† .....York	JAMES McCULLOUGH
Stratford*▲† .....Perth	IDINGTON & ROBERTSON.
Strathroy*▲† ...Middlesex	J. Folinsbee.
St. Thomas*▲† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*▲†Nipiss'g	Harry D. Leask.
Sudbury*▲† .....Nipissing	J. Fowler
Sunderland*▲† ....Ontario	T. W. Chapple.
Tara*▲† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*▲† .....Bruce	J. J. Stephens.
Thamesville*▲† .....Kent	See Chatham.
Thedford*▲† .... Lambton	See Sarnia.
Thessalon*▲† .... Algoma	See Sault Ste. Marie.
Thornbury*▲† ..... Grey	Wilson & Dyre.
Thorold*▲† .....Welland	COLLIER & BURSON.
Tilbury*▲† .....Kent	D. A. McDonald.
Tilsonburg*▲† .....Oxford	J. CARRUTHERS.
Toronto*▲† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*▲†Y'rk	J. A. J. Andrews.
Tottenham*▲† .....Simcoe	Hood, Jacks & Frazer.
Trenton*▲† .....Hastings	A. Forbes.
Tweed*▲† .....Hastings	C. W. Craig.
Unionville*▲† .....York	See Toronto.
Uxbridge*▲† .....Ontario	S. S. SHARPE.
Vankleek Hill*▲† Prescott	F. W. Thistlewaite.
Walkerton*▲† ..... Bruce	A. Collins.
Walkerville*▲† .....Essex	C. H. Robinson.
Wallaceburg*▲† .... Kent	Frazer & Jackson.
Waterford*▲† ....Norfolk	W. B. Wilkinson.
Waterloo*▲† .....Waterloo	William Reade.
Watford*▲† .....Lambton	Alexander Saunders.
Welland*▲† .....Welland	Raymond & Cohoe.
Westport*▲† .....Leeds	See Brockville.
Wheatley*▲† .....Kent	See Leamington.
Whitby*▲† .....Ontario	G. Y. Smith.
Wiarton*▲† .....Bruce	W. J. Ferguson.
Winchester*▲† .....Dundas	GEORGE L. HART.
Windsor*▲† .....Essex	CLEARY & SUTHERLAND.
Wingham*▲† .....Huron	J. A. Morton.
Woodbridge*▲† .....York	See Toronto.
Woodstock*▲† ....Oxford	W. T. McMULLEN.
Woodville*▲† .....Victoria	See Lindsay.
Wyoming*▲† .....Lambton	See Sarnia.
Yarker*▲† .....Addington	See Napanee.
Zurich*▲† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Town and County.	Name.
Alberton*▲†.....Prince	See Summerside.
Charlottetown*▲† Queens	M. & D. C. McLEOD.
Montague Bridge*▲† Kings	See Charlottetown.
Souris*▲†..... Kings	See Charlottetown.
Summerside*▲†.... Prince	J. E. Wyatt.

QUEBEC.

Town and County.	Name.
Beauharnois*▲† Beauh'ois	Thomas Brossoit.
Bedford*▲† .... Missisquoi	H. Butler.
Berthier en Haut*●Berth'r	V. Allard.
Buckingham*▲†... Ottawa	F. A. Beaudry.
Chambly*▲†..... Chambly	P. B. Benoit.
Chicoutimi*▲† Chicoutimi	L. G. Belley.
Coaticook*▲† .... Stanstead	G. H. St. Pierre.
Cookshire*▲† .... Compton	L. E. Charbonnell.
Cowansville*▲† Missisquoi	J. C. McCorkill.
Danville*▲† .... Richmond	See Richmond.
Farnham*▲† ... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*▲†..... Shefford	See Cowansville.
Grand Mere..... Joliette	See Joliette.
Henryville ..... Iberville	See St. Johns.
Hochelaga*†.. Hochelaga	See Montreal.
Hull*▲† ..... Ottawa	C. B. MAJOR.
Huntingdon*▲† .Hunt'don	A. E. Mitchell.
Iberville*▲†.....Iberville	See St. Johns.
Joliette*▲†.....Joliette	J. M. Tellier.
Knowlton*▲† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*▲†. Jacq'sCartier	See Montreal.
Lachute*▲†.... Argenteuil	G. E. Bampton.
L'Epiphanie*▲† L'Ass'pt'n	J. E. Faribault.
Laprairie*▲†.... Laprairie	See Montreal.
Laurentides*.L'Assomp'n	R. T. Beaudoin.
Levis*▲†..... Levis	Charles Darveau.
Longueuil*▲†.....Ch'mbly	See Montreal.
Louiseville*▲† Maskino'ge	A. L. Desauniers.
Magog*▲† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*▲†.... Rouville	H. G. Paulin.
Mile End*▲† ... Hochelaga	See Montreal.
Montmagny*●Montm'g'y	See Levis.
Montreal*▲†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for the Pullman Co., Royal Bank of Canada, and Royal Trust Co.
Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*▲† ..... Nicolet	See Three Rivers.
Ormstown*▲†Chateaugu'y	See Huntingdon.
Papineauville*▲†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*▲†.... Megantic	See Victoriaville.
Pt.St.Charles*▲† Hoch'aga	See Montreal.
Quebec*▲†.....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*▲† ...Rimouski	N. Bernier.
Riviere du Loup*▲†Tem'ta	See Fraserville.
Roberval*▲† ..Chicoutimi	See Quebec.
Shawnigan Falls St. Maurice	See Three Rivers.
Shawville*▲†.....Pontiac	See Ottawa.
Sherbrooke*▲† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*▲†.....Richelieu	Ethier & Lefebore.
Stanbridge*†E.Missisquoi	Z. V. Cornell.
Stanstead*▲†...Stanstead	M. F. Hackett.
St. Cesaire*▲†.....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*▲† Champlain	See Quebec.
Ste. Marie*.....Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*▲† Terrebonne	See Montreal.
St. Francois*▲†DeLaBe'ce	See Montreal.
St. Francois-du-Lac*▲† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*▲†... Hochelaga	See Montreal.
St. Hyacinthe*▲†St. Hy'he	FONTAINE & FONTAINE.
St. Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*▲† Terrebonne	W. B. Nantel.
St. Johns*▲†.... St. Johns	Paradis & Paradis.
St. Johns Suburb*▲†Quebec	See Quebec.
St Laurent*▲† Jacques Cartier	See Montreal.
St. Remi*▲† .. Napierville	D. Monet.
St. Roch de Quebec*▲†Que.	HAMEL, TESSIER & TESSIER
St. Sauveur*..... Quebec	See Quebec.
Thetford Mines*▲†Mega'ic	See Quebec.
Three Rivers*▲†St.Mau'ce	N. L. De Noncourt.
Valleyfield*▲† Beauharn's	L. J. Papineau.
Victoriaville*▲† Athabaska	Crepeau & Crepeau.
Waterloo*▲†..... Shefford	Charles A. Nutting.
Westmount*▲†..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - $500,000.00
SURPLUS, - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

DIRECTORS

J. W. CABANISS, President.
W. R. ROGERS, of Geo. T. Rogers' Sons, Wholesale Grocers.
R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $3,000,000.
Surplus, 800,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.
WILLIAM W. HILL, Secretary.

BOARD OF DIRECTORS.

JOHN C. BLACK, President.
ALBERT J. EARLING, President Chi., Mil. & St. P. R. R.
ISAAC N. PERRY, Vice-President.
HENRY BOTSFORD, Packer.
JAMES H. DOLE, of J. H. Dole & Co., Commission.
WM. C. SEIPP, Capitalist.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.
P. A. VALENTINE, Vice-President Armour & Co.
GEORGE M. REYNOLDS, Cashier.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

April 24, 1901.

RESOURCES.

Loans and Discounts	$21,175,520 23	
Stocks and Bonds	913,025 20	$22,088,545 43
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		29,242 59
Real Estate		26,060 74
Due from Banks and U. S. Treasurer	$7,603,283 35	
Cash	7,444,468 52	15,047,751 87
		$39,041,600 63

LIABILITIES.

Capital Stock Paid in	$ 3,000,000 00
Surplus Fund	500,000 00
Undivided Profits	337,859 81
Circulation	1,844,150 00
Deposits	33,359,590 82
	$39,041,600 63

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

TRAVELERS! ...SHIPPERS!

YOU NEED IN YOUR BUSINESS THE RAND-McNALLY Railway Guide and Hand Book. It is complete and OFFICIAL. $3.00 per year, or 25c per copy, post-paid.

See our Sectional 10-cent Guides.
AMERICAN RAILWAY GUIDE CO.
164-166 Adams St., Chicago.

Capital, $500,000.00
Surplus, 400,000.00

AMERICAN EXCHANGE BANK,

ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

Kountze Brothers

BANKERS

BROADWAY AND CEDAR STREET, NEW YORK

ACCOUNTS OF BANKS AND BANKERS

Received upon the most favorable terms, and every convenience extended to correspondents for the proper and expeditious transaction of business.

An opportunity to fully state terms and facilities will be appreciated

LETTERS OF CREDIT

Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

CORRESPONDENCE CORDIALLY INVITED AND WILL RECEIVE PROMPT ATTENTION AND REPLY.

First National Bank

MILWAUKEE, WIS.

UNITED STATES DEPOSITORY.

Capital $1,000,000
Surplus and Profits . 700,000

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

Transacts a General Banking and Foreign Exchange Business....

Collections Promptly Made and Remitted. Correspondence Invited.

F. G. BIGELOW, PRESIDENT. WILLIAM BIGELOW, VICE-PRESIDENT
F. J. KIPP, CASHIER. T. E. CAMP, ASS'T CASHIER.

INVESTMENT BONDS

We offer carefully selected Municipal, Street Railway, Gas, and Water Bonds, netting from 4 to 6 per cent per annum. Descriptive list and full information furnished. Correspondence Invited.

A. C. FROST & COMPANY, BANKERS,
108 La Salle Street, CHICAGO.

THE

American Trust AND Savings Bank,

CHICAGO.

Capital and Surplus, $ 1,300,000
Deposits, ... 14,000,000

ACCOUNTS OF BANKS AND BANKERS SOLICITED, AND CORRESPONDENCE RELATIVE TO THE ESTABLISHMENT OF ACCOUNTS INVITED.

E. A. POTTER, PRESIDENT.
G. B. SHAW AND JOY MORTON, VICE-PRESIDENTS.
J. R. CHAPMAN, CASHIER.
JOHN JAY ABBOTT, ASSISTANT CASHIER.
O. C. DECKER, ASSISTANT CASHIER.
FRANK H. JONES, SECRETARY.
W. P. KOPF, ASSISTANT SECRETARY.

The Hanover National Bank

5, 7, 9, and 11 Nassau Street,

NEW YORK CITY,

Temporary Address, 7 Wall Street.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,434,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, PRESIDENT
JAS. M. DONALD VICE-PRESIDENT
WM. HALLS, JR., VICE-PRESIDENT
WILLIAM LOGAN, CASHIER
WM. I. LIGHTHIPE, ASSISTANT CASHIER
ELMER E. WHITTAKER, ASSISTANT CASHIER
HENRY R. CARSE, 2ND ASSISTANT CASHIER
ALEX D. CAMBELL, 2ND ASSISTANT CASHIER

OMAHA NATIONAL BANK...OMAHA, NEB.

J. H. MILLARD, PRESIDENT.

MASON, LEWIS & CO. BANKERS, CHICAGO, Jackson Blvd. and Dearborn St. BOSTON, 60 Devonshire St.

MUNICIPAL RAILROAD CORPORATION BONDS Street Railway and Gas Companies.

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J. H. MILLARD, PRESIDENT.